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	SURAT KEPUTUSAN KPI & INSENTIF TIM BISNIS 2024	Tanggal Berlaku	: 01 Januari 2024
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DEFINISI :

Booking By Amount	:	Jumlah nominal realisasi (net) yang didapat dalam satu bulan.
Booking By Contract	:	Jumlah map aplikasi yang menjadi realisasi dalam satu bulan.
FID	:	First Installment Default merupakan Kontrak yang pada saat bulan pertama s/d bulan keenam memiliki status past due di akhir bulan
Productive Agency	:	Mediator/Agent yang bersedia bekerjasama memberikan data/prospek calon debitur.
Penalty FID	:	Penalty terhadap Incentive bulanan, yang disebabkan ratio FID disetiap bulan melebihi batas maksimal yang ditetapkan atau tidak mencapai batas minimal yang ditetapkan.
SLA	:	Service Level Agreement dihitung berdasarkan aplikasi yang diberikan oleh Sales Executive melalui KBS Track hingga diserahkan ke Analyst (juga melalui KBS Track).

Target dan Bobot KPI :

1. Sales Officer

a. Target & KPI

KPI	Target	Bobot
Target Booked By Amount	500,000,000	40.00%
Target Booked By Contract	5	30.00%
Productive Agency	10	20.00%
FID	5.00%	10.00%
Total		100.00%

Over Target	Target Booked By Amount x 125%
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b. Insentif

Booked By Amount		Incentive	
-	<	275,000,000	0.000%
275,000,000	≥ x <	350,000,000	0.400%
350,000,000	≥ x <	425,000,000	0.450%
425,000,000	≥ x <	500,000,000	0.500%
500,000,000	≥		0.600%
Over Target			0.025%

Product	Incentive
Target Booked By Contract	0.050%
Productive Agency	0.100%

Direct Sales		Incentive	
-	<	200,000,000	0.35%
200,000,000	≥ x <	300,000,000	0.40%
300,000,000	≥ x <	400,000,000	0.45%
400,000,000	≥ x <	500,000,000	0.50%
500,000,000	≥		0.60%

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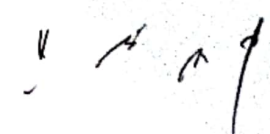
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C. Penalty

Penalty FID			Penalty
-	≤	5.00%	-
5.00%	> x ≤	7.50%	-10.00%
7.50%	> x ≤	10.00%	-15.00%
10.00%	> x ≤	12.50%	-25.00%
12.50%	>	-	-50.00%

Note :

Penalty diberikan untuk menjaga kualitas booking cabang.
Insentif dari penalty diberikan setelah 6 bulan menjabat.



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2. Surveyor

a. Target & KPI

KPI	Target	Bobot
Target Booked By Amount	1,200,000,000	40.00%
Target Booked By Contract	10	30.00%
SLA	5	10.00%
FID	5.00%	20.00%
Total		100.00%

Over Target	Target Booked By Amount x 125%
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b. Insentif

Booked By Amount		Incentive	
-	<	600,000,000	0.000%
600,000,000	$\geq x <$	800,000,000	0.325%
800,000,000	$\geq x <$	1,000,000,000	0.375%
1,000,000,000	$\geq x <$	1,200,000,000	0.425%
1,200,000,000	\geq		0.475%
Over Target			0.025%

Product	Incentive
Target Booked By Contract	0.050%

C. Penalty

Penalty FID		Penalty	
-	\leq	5.00%	300,000
5.00%	$> x \leq$	7.50%	-10.00%
7.50%	$> x \leq$	10.00%	-15.00%
10.00%	$> x \leq$	12.50%	-25.00%
12.50%	$>$	-	-50.00%

Note :

Penalty diberikan untuk menjaga kualitas booking cabang.
Insentif dari penalty diberikan setelah 6 bulan menjabat.

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**SURAT KEPUTUSAN KPI & INSENTIF
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3. AO Xpress

a. Target & KPI

KPI	Target	Bobot
Target Booked By Amount	350,000,000	30.00%
Target Booked By Contract	10	40.00%
Productive Agency	10	15.00%
FID	5.00%	15.00%
Total		100.00%

Over Target

Target Booked By Amount x 125%


b. Insentif

Booked By Amount			Incentive
-	<	125,000,000	0.000%
125,000,000	≥ x <	200,000,000	0.175%
200,000,000	≥ x <	275,000,000	0.225%
275,000,000	≥ x <	350,000,000	0.275%
350,000,000	≥		0.350%
Over Target			0.025%

Booked By Contract SHM	Fee
25,000,000	125,000
30,000,000	125,000
35,000,000	125,000
40,000,000	125,000
45,000,000	250,000
50,000,000	250,000
55,000,000	250,000
60,000,000	250,000
65,000,000	375,000
70,000,000	375,000
75,000,000	375,000
80,000,000	375,000
85,000,000	500,000
90,000,000	500,000
95,000,000	500,000
100,000,000	500,000
105,000,000	625,000
110,000,000	625,000
115,000,000	625,000
120,000,000	625,000
125,000,000	750,000

Booked By Contract R2	Fee
5,000,000	50,000
6,000,000	50,000
7,000,000	50,000
8,000,000	75,000
9,000,000	75,000
10,000,000	75,000
11,000,000	100,000
12,000,000	100,000
13,000,000	100,000
14,000,000	125,000
15,000,000	125,000
16,000,000	125,000
17,000,000	150,000
18,000,000	150,000
19,000,000	150,000
20,000,000	175,000
21,000,000	175,000
22,000,000	175,000
23,000,000	225,000
24,000,000	225,000
25,000,000	225,000

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Komponen Incentive			Direct Sales
-	<	50,000,000	0.40%
50,000,000	$\geq x <$	250,000,000	0.50%
250,000,000	$\geq x <$	400,000,000	0.60%

C. Penalty

Penalty FID			Penalty
-	\leq	5.00%	175,000
5.00%	$> x \leq$	7.50%	-10.00%
7.50%	$> x \leq$	10.00%	-15.00%
10.00%	$> x \leq$	12.50%	-25.00%
12.50%	$>$	-	-50.00%

Note :

Penalty diberikan untuk menjaga kualitas booking cabang.
Insentif dari penalty diberikan setelah 6 bulan menjabat.

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SURAT KEPUTUSAN KPI & INSENTIF
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4. Agency Handling Officer

a. Target & KPI

KPI	Target	Bobot
Target Booked From Agency	70.00%	25.00%
Agency Productive	40.00%	40.00%
Visit Agency	10.00	25.00%
Onboarding WA/Call	100.00%	10.00%
Total		100.00%

Over Target Target Booked By Amount x 125%

b. Insentif

Booked By Amount			Incentive
-	<	40% x Target Booking Bulanan	0.000%
40% x Target Booking Bulanan	≥ x <	50% x Target Booking Bulanan	0.025% x Booking
50% x Target Booking Bulanan	≥ x <	60% x Target Booking Bulanan	0.030% x Booking
60% x Target Booking Bulanan	≥ x <	70% x Target Booking Bulanan	0.035% x Booking
70% x Target Booking Bulanan	≥		0.040% x Booking
Over Target			0.025%

KPI	Incentive
Agency Productive	0.050%
Visit Agency	0.020%
Onboarding WA / Call	0.015%



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5. Telemarketing

a. Target & KPI

KPI	Target	Bobot
Target Booked By Amount	500,000,000	30.00%
Target Booked By Contract	10	30.00%
Repeat Order	5	30.00%
FID	5.00%	10.00%
Total		100.00%

Over Target

Target Booked By Amount x 125%

b. Insentif

Booked By Amount			Incentive
-	<	275,000,000	0.000%
275,000,000	$\geq x <$	350,000,000	0.150%
350,000,000	$\geq x <$	425,000,000	0.175%
425,000,000	$\geq x <$	500,000,000	0.200%
500,000,000	\geq		0.250%
Over Target			0.025%

Product	Incentive
Booked By Contract	0.10%
Repeat Order	0.10%

C. Penalty

Penalty FID			Penalty
-	\leq	5.00%	-
5.00%	$> x \leq$	7.50%	-10.00%
7.50%	$> x \leq$	10.00%	-15.00%
10.00%	$> x \leq$	12.50%	-25.00%
12.50%	$>$	-	-50.00%

Note :

Penalty diberikan untuk menjaga kualitas booking cabang.

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6. SPV Xpress

a. Target & KPI

KPI	Target	Bobot
Target Booked By Amount	850,000,000	25.00%
Target Booked By Contract	20	40.00%
Productive Agency	30	20.00%
FID	5.00%	15.00%
Total		100.00%

Over Target	Target Booked By Amount x 125%
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b. Insentif

Booked By Amount		Incentive	
-	<	325,000,000	0.000%
325,000,000	$\geq x <$	500,000,000	0.100%
500,000,000	$\geq x <$	675,000,000	0.125%
675,000,000	$\geq x <$	850,000,000	0.150%
850,000,000	\geq		0.175%
Over Target			0.025%

Product	Incentive
Booked By Contract	0.100%
Productive Agency	0.050%

C. Penalty

Penalty FID		Penalty	
-	\leq	5.00%	200,000
5.00%	$> x \leq$	7.50%	-10.00%
7.50%	$> x \leq$	10.00%	-15.00%
10.00%	$> x \leq$	12.50%	-25.00%
12.50%	$>$	-	-50.00%

Note :

Penalty diberikan untuk menjaga kualitas booking cabang.
Insentif dari penalty diberikan setelah 6 bulan menjabat.



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7. SPV Multiguna

a. Target & KPI

KPI	Target	Bobot
Target Booked By Amount	2,500,000,000	40.00%
Target Booked By Contract	20	30.00%
Productive Agency	30	20.00%
FID	5.00%	10.00%
Total		100.00%

b. Insentif

Booked By Amount			Incentive
-	<	1,000,000,000	0.000%
1,000,000,000	$\geq x <$	1,500,000,000	0.100%
1,500,000,000	$\geq x <$	2,000,000,000	0.125%
2,000,000,000	$\geq x <$	2,500,000,000	0.150%
2,500,000,000	\geq		0.175%
Over Target			0.025%

Product	Incentive
Booked By Contract	0.040%
Productive Agency	0.025%

C. Penalty

Penalty FID		Penalty
-	\leq	5.00% 250,000
5.00%	$> x \leq$	7.50% -10.00%
7.50%	$> x \leq$	10.00% -15.00%
10.00%	$> x \leq$	12.50% -25.00%
12.50%	$>$	- -50.00%

Note :

Penalty diberikan untuk menjaga kualitas booking cabang.
Insentif dari penalty diberikan setelah 6 bulan menjabat.



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8. Jr Manager Bisnis

a. Target & KPI

KPI	Target	Bobot
Target Booked By Amount	Target Booking Bulanan	30.00%
KPI Product Xpress	100.00%	20.00%
KPI Product Multiguna	100.00%	20.00%
KPI Product DU	100.00%	10.00%
KPI Product R4	100.00%	10.00%
FID	5.00%	10.00%
Total		100.00%

b. Insentif

Booked By Amount		Incentive	
-	<	55% x Target Booking Bulanan	0.000%
55% x Target Booking Bulanan	$\geq x <$	70% x Target Booking Bulanan	0.025% x Booking
70% x Target Booking Bulanan	$\geq x <$	85% x Target Booking Bulanan	0.030% x Booking
85% x Target Booking Bulanan	$\geq x <$	100% x Target Booking Bulanan	0.035% x Booking
100% x Target Booking Bulanan	\geq		0.045% x Booking
Over Target			0.025%


Product	Incentive
KPI Product Xpress	0.025%
KPI Product Multiguna	0.025%
KPI Product DU	0.015%
KPI Product R4	0.010%

C. Penalty

Penalty FID		Penalty	
-	\leq	5.00%	200,000
5.00%	$> x \leq$	7.50%	-10.00%
7.50%	$> x \leq$	10.00%	-15.00%
10.00%	$> x \leq$	12.50%	-25.00%
12.50%	$>$	-	-50.00%

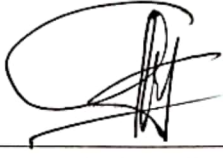
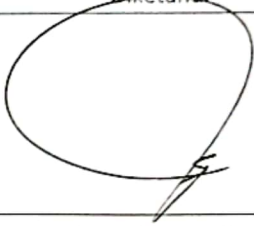
Note :

Penalty diberikan untuk menjaga kualitas booking cabang.
Insentif dari penalty diberikan setelah 6 bulan menjabat.

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Keterangan :

1. SURAT KEPUTUSAN KPI & INSENTIF – TIM BISNIS (Sales Eksecutive, Processing Specialis, Junior Supervisor & Junior Manager) nomor 03/SK/KBS/II/2023 tanggal 07 Agustus 2023 dinyatakan tidak berlaku.
2. SURAT KEPUTUSAN KPI & INSENTIF – Telecollection & Sales nomor 01/SK/KBS/III/2023 tanggal 02 Mei 2023 dinyatakan tidak berlaku.

Diajukan	Disetujui		Diketahui
			
Doni Dwi Cahyono	Andry Syahputra	Eko Nuryanto	Lauw Sumiwati
Jr Mgr Bisnis	Direktur Bisnis	Direktur Utama	Direktur Operasional & Kepatuhan