By the increasing of competition among banks, PT. Jatim Bank Syariah trying to improve the services to customers through the financing process improvement. Given the financing process is to service the Syariah of the most contested by the Micro, Small and Medium Enterprises (MSMEs). In fact, PT. Jatim Bank Syariah still have took about 2 weeks-2 months in providing funding to the customer. While other Islamic banks are able to do the financing process for about a week. Therefore, the process of financing is needed an improvements to answered customer needs.

Financing Process Improvements in this study is carried out by analysis of internal and external factors the company. The internal factor is based on carrying capacity of the company’s strategic and waste occurs. While in an external factors-perceptions based on customer expectations. In the internal factors, beginning by the Balanced Scorecard approach to performance measurement in the form of strategic objectives to be achieved in all lines, then to correlate with the Financing Line (Task & Powers Financing Division and Task Process Detailed Microfinance and Small) using Quality Function Deployment approach storey, then acquired strategic value of each process. In addition, Lean Service approach done to minimize the waste. Meanwhile, for the corporate external perspective, the
Importance performance satisfaction questionnaire used to know the gap.

In an internal evaluation, obtained a Process Financing Micro and Small Enterprises which have the highest strategic carrying capacity is PP5 (Customer Business Feasibility Analysis) with a value of 18.09% and PP6 (Customer Survey Feasibility Study) with a value of 16.61%. PP6 and PP5 also has the largest waste too, which is 13.87% and 12.65%. In the external evaluation of customer, obtained the highest gap is the attribute 20 (The Customer Service facilities for customers) with a value of -0.81, and attribute 23 (responsiveness Officer/Employee to receive/handle complaint) with a value of -0.74. Proposed improvements from the result of external and internal evaluation is by Employee Excellent concept, where customer service is not only done by employees who handle the initial/supervisor, but also made by all employees. In addition, using Jobcard and brochures as a substitute for design activities Proposed Financing (PP8) and Providing Information Financing Procedures (PP2). Based on estimates, obtained minimize waste of 12.23%, reduction of processing time of 6.05 days (from 18.4 days to 12.38 days) with increasing of customers who can be served per year is 123%.

Key Words : Balanced Scorecard, Strategic-Technique Correlation, Lean Services, Funding Process