

ABSTRACT

This study aims to determine non value added activities that inhibit business processes and determine the improvement of small and medium enterprises credit processes of PT. Bank Central Asia, Tbk, especially in the business unit through the lean service method. Lean service identify and eliminate waste or non-value added activity in the business process thereby will enhancing the activities that value adding in the business unit. The research data was obtained from observation, interviews and brainstorming with the team in the business unit. The results of the study show that the current business processes are translated in a current state mapping. A current state mapping is made to determine the activities that provide value added and non-value added activities or waste. Waste that is identified is the activity of providing information on the requirements for credit application documents, the activity of receiving debtor credit documents and the activity of analyzing details and types of business fields of prospective debtors that are proposed to be eliminated while for non-value-added but non-eliminated activities it is proposed to be a process and process simplification. The design of the proposed improvements is analyzed and corrected to become Future Stream Mapping to obtain a better flow, faster and more effectively so as to reduce the lead time of the business processes of new SME debtors.

Key Words: Lean Service, Business Process, Value Stream Mapping, Lead Time, Efficiency

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui aktivitas yang tidak bernilai tambah (*non value added activity*) yang menghambat proses bisnis dan menentukan perbaikan proses kredit *small and medium enterprises* PT. Bank Central Asia, Tbk khususnya di *business unit* melalui metode *lean service*. *Lean service* mengidentifikasi dan menghilangkan *waste* atau *non-value added* dalam proses bisnis dengan demikian akan meningkatkan aktifitas yang memberi nilai tambah di *business unit*. Data penelitian didapatkan dari observasi, wawancara dan *brainstorming* dengan tim di *business unit*. Hasil penelitian menunjukkan proses bisnis yang ada saat ini diterjemahkan dalam *current state mapping*. *Current state mapping* dibuat untuk mengetahui aktivitas yang memberi nilai tambah dan aktivitas yang tidak bernilai tambah atau *waste*. *Waste* yang teridentifikasi yaitu aktivitas memberikan informasi syarat dokumen pengajuan kredit, aktivitas penerimaan dokumen kredit calon debitur dan aktivitas menganalisa detail dan jenis bidang usaha calon debitur yang diusulkan untuk dihilangkan sedangkan untuk aktivitas yang tidak bernilai tambah namun tidak dapat dihilangkan diusulkan menjadi satu proses dan dilakukan proses simplifikasi. Perancangan usulan perbaikan dianalisis dan diperbaiki menjadi *Future Stream Mapping* agar didapat aliran kerja yang lebih baik lebih cepat dan lebih efektif sehingga mampu mengurangi *lead time* proses bisnis debitur baru SME.

Kata Kunci : *Lean Service*, Proses Bisnis, *Value Stream Mapping*, *Lead Time*, Efisiensi.

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