

ABSTRACT

OCBC NISP Bank as one of the national financial institutions is required to have competitive ability, such as through performance efficiency. One of the performance efficiency measures in banking is known as BOPO (Operational Cost Operating Income). The lower of BOPO ratio, the more efficient the operational costs. BI suggests BOPO ratio between 60% -70%. OCBC NISP Bank BOPO averages 80% in 2015, meaning efficiency performance is still low. The aim of this study is to implement improvements of Branch Pick Up and Delivery Service process in Cash Management Operation (CMO) to meet the management requirement in increasing efficiency and effectivity of business process. The study used the Model Based and Integrated Process Improvement (MIPI) method created by Sola Adesola and Tim Baines (2005) by applying the four steps of the seven steps in the MIPI method. MIPI is a holistic, structured and procedural guide to improve business process. Case studies are conducted by observation, interviews and document review of company data, books, journals and other literature. To identify business needs and existing problems used tools Flowchart, Cause and Effect Diagram and Value Added Analysis. This study resulted redesign business process, which can be improve operational performance efficiency with decreasing lead time average 48% and employee cost by 36%.

Key words: *Efficiency, BOPO, Business Process, MIPI.*

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ABSTRAK

Bank OCBC NISP sebagai salah satu lembaga keuangan nasional dituntut memiliki kemampuan bersaing, diantaranya melalui efisiensi kinerja. Salah satu pengukuran efisiensi kinerja dalam perbankan dikenal dengan BOPO (Biaya Operasional Pendapatan Operasional). Semakin kecil rasio BOPO, semakin efisien biaya operasional. BI menyarankan tingkat BOPO 60%-70%. BOPO Bank OCBC NISP tahun 2015 rata-rata 80%, artinya kinerja efisiensinya masih rendah. Tujuan penelitian adalah untuk mengimplementasikan perbaikan proses bisnis *Pick Up* dan *Delivery Service* Cabang di *Cash Management Operation* (CMO) agar dapat memenuhi tuntutan manajemen Bank OCBC NISP dalam meningkatkan efisiensi dan efektifitas proses bisnis. Penelitian menggunakan metode *Model Based and Integrated Process Improvement* (MIPI) yang diciptakan oleh Sola Adesola dan Tim Baines (2005) dengan menerapkan empat langkah dari tujuh langkah dalam pendekatan MIPI. MIPI merupakan panduan yang holistik, terstruktur dan prosedural untuk meningkatkan proses bisnis. Studi kasus dilakukan melalui observasi, wawancara dan telaah dokumen dari data perusahaan, buku, jurnal dan literature lainnya. Untuk mengidentifikasi kebutuhan bisnis dan masalah yang ada digunakan *tools Flowchart, Cause and Effect Diagram* dan *Value Added Analysis*. Penelitian ini menghasilkan rancangan proses bisnis usulan, yang dapat meningkatkan efisiensi kinerja operasional dengan adanya penurunan *lead time* rata-rata 48% dan biaya karyawan sebesar 36%.

Kata kunci: Efisiensi, BOPO, Proses Bisnis, MIPI.

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