

## ABSTRACT

*Bank BJB continues to improve service quality by developing and strengthening banking services to customers. The current problems faced by Bank BJB are delays in service processes where the actual processing time exceeds the Service Level Agreement (SLA) in some service business processes, among others: (1) savings account creation, (2) the service of making the deposit (3), Deposit withdrawal service, (4) Disbursement of Pension, (5) MSME credit loan service and (6) Commercial credit loan service. The delay in the process is a non-value-added activity which is called waste. Aim This research aims to identify critical business processes of banking services that cause waste and improve using the Business Process Improvement method in the BJB Regional Treasury Branch. The research used the match method, data collection were obtained observation, interviews, and brainstorming with top management and users. Improvement using BPI was able to reduce the waiting time (queue) as waste and reduce lead time more than 50%. The business process changes will be better with the following proposal: (1) Information technology development, such as online registration all banking services, and authorization process is automatically by system, (2) Upgrading service such as changes in the direct retrieval system is adjusted by the customers for deposit disbursement service, (3) Eliminate duplication activities such as eliminates review activity out by credit risk unit on credit application services, (4) The policies adjustment that included the recommendations to credit committee can be done online and standardize the process in data collection as well as credit document by a timeline.*

**Key Word :** BJB, Banking, Business Process Improvement, Waste, Service Level Agreement,

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Bank BJB terus meningkatkan kualitas layanan dengan mengembangkan dan memperkuat layanan perbankan kepada nasabah. Permasalahan saat ini dihadapi Bank BJB terdapat keterlambatan proses layanan dimana waktu proses aktual melebihi *Service Level Agreement* (SLA) pada beberapa proses bisnis layanan perbankan antara lain: (1) Pembuatan rekening, (2) Pembuatan deposito, (3) Pencairan deposito, (4) Pencairan dana pensiun, (5) Pinjaman kredit UMKM, dan (6) Pinjaman kredit komersial. Keterlambatan proses tersebut terdapat *non value added activity* yang disebut *waste*. Tujuan penelitian ini untuk mengidentifikasi aktivitas pada proses bisnis kritis layanan perbankan yang menyebabkan *waste* dan memperbaiki menggunakan metode *Business Process Improvement* Di Cabang Kas Daerah. Jenis penelitian ini menggunakan *mix method*. Metode pengumpulan secara observasi, wawancara dan *brainstorming* dengan top manajemen dan pelaku proses. Perbaikan menggunakan BPI mampu mengurangi waktu tunggu (antrian) sebagai *waste* dan mengurangi lead time diatas 50% dengan usulan sebagai berikut: (1) Pengembangan teknologi informasi, seperti pendaftaran *online* semua layanan perbankan, dan proses otorisasi secara otomatis oleh sistem, (2) Peningkatan layanan seperti perubahan sistem pengambilan langsung disesuaikan oleh nasabah untuk layanan pencairan simpanan, (3) Menghilangkan aktivitas duplikasi seperti menghilangkan aktivitas *review* oleh unit *credit risk* pada layanan aplikasi kredit, (4) Penyesuaian kebijakan yang mencakup rekomendasi pada komite kredit dapat dilakukan secara online dan standarisasi proses dalam pengumpulan data serta dokumen kredit dengan *timeline*.

Kata Kunci : BJB, *Business Process Improvement*, Proses Bisnis, *Waste*, Perbankan, *Service Level Agreement*,

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