

ABSTRAKSI

Peramalan Permintaan Kartu Kredit BCA Di PT. Bank Central Asia, Tbk. Cabang Cianjur

Kartu kredit BCA adalah merupakan salah satu produk perbankan BCA yang cukup memberikan banyak kontribusi pada peningkatan pendapatan. Pemasaran yang baik sangat diperlukan guna mendukung pertumbuhan kartu kredit BCA. Namun demikian belum terdapat suatu metode yang dapat memberikan gambaran serta ramalan mengenai pertumbuhan kartu kredit BCA di BCA Cabang Cianjur dan dapat dijadikan acuan dalam perencanaan pemasaran kartu kredit BCA.

Beberapa metode peramalan yang dapat dipergunakan untuk meramalkan pertumbuhan kartu kredit BCA di BCA Cabang Cianjur diantaranya adalah metode konstan, metode linier dan metode kuadrat. Untuk menentukan metode peramalan terbaik maka perlu diketahui ukuran akurasi dari hasil peramalan metode-metode tersebut. Ukuran akurasi yang dipergunakan adalah ukuran kesalahan standar (s_{dt}) dan *Mean Absolute Percentage Error* (MAPE) serta dipergunakannya Peta Rentang Bergerak (*Moving Range* atau MR) untuk memeriksa dan mengendalikan hasil peramalan dari metode-metode tersebut sehingga diketahui efektifitas dari hasil peramalan yang diperoleh.

Pada pengolahan data dan peramalan yang telah dilakukan diperoleh ukuran akurasi dari metode konstan dengan nilai $s_{dt} = 47,3$ dan MAPE=3,7% , metode linier $s_{dt} = 15,09$ dan MAPE=1,08%, metode kuadrat $s_{dt} = 12,59$ dan MAPE=0,83%.

Berdasarkan ukuran akurasi hasil peramalan dari keempat metode tersebut maka dipilih metode kuadrat adalah terbaik dengan ukuran akurasi terkecil dan kemudian dilakukan pemeriksaan dan pengendalian dari hasil metode kuadrat tersebut dengan menggunakan peta rentang bergerak.

Untuk menjaga agar hasil peramalan tetap baik maka disarankan untuk selalu melakukan analisis pada pertumbuhan kartu kredit BCA dan melakukan pemeriksaan dengan menggunakan peta rentang bergerak.

ABSTRACT

Demand Forecasting Of BCA Card On PT Bank Central Asia'Tbk Cianjur Branch

BCA Card, one of the most commonly Credit Card in Indonesia, is a product of BCA that yield significant contribution to the BCA's revenue. Good marketing plans are tremendously needed to realize the growth of this product. Unfortunately, there is no any method used by BCA Cianjur Branch to forecast the growth of this product. Actually, some methods could be used to forecast the growth of BCA Card as references to make the marketing plans of BCA Card.

Some methods that could be used to forecast the growth of BCA Card in BCA Cianjur Brach are: Constant Method, Linear Method, and Quadratic Method. To choose the best method we will use to, first we need to know the accuration measurements of the forecasting result from those methods. The accuration measurements that we'll use are Standard Deviation (s_{dt}), Mean Absolute Persentage Error (MAPE), and the last but not least: the Moving Range (MR) to check and to control the forecasting result from using those methods. So that, we'll know the effectiveness of the forecasting result.

The following are the accuration measurement results based on the data processing and the forecasting that had been done in each method. In Constant Method, the results are 47,3 for the standar deviation, and 3,7% for the MAPE. Meanwhile, if we use the Linear Method, the final results are 15,09 for standar deviation and 1,08% for the MAPE. And while the Quadratic Method are used, the results for the standar deviation was 12,59 and 0,83% as the MAPE.

Base on the accuration measurement of the forecasting result from those four methods, the *Quadratic Method* was chosen as the best from the other because it gained the least accuration. After we choose the best method, the next step that had to be done was the checking and the controlling of the forecasting results using the Moving Range tools.

To keep the forecasting result remain to be accurate, suggested to continously analyze the growth of BCA Card and always controlling the forecasting results using the Moving Range tools.