

RINGKASAN

Evaluasi Kualitas Layanan dalam Proses Pemberian Kredit dengan Pendekatan *Six Sigma* di Bank "X"

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Semakin ketatnya persaingan dalam dunia perbankan, memacu para penyelenggara perbankan untuk dapat memberikan pelayanan berkualitas yang berorientasi pada kepuasan nasabah, dan senantiasa mempertahankan sumber pendapatan yang konsisten dan optimal. Kualitas layanan (mencakup dimensi *tangible, reliability, responsiveness, assurance* dan *empathy*) dalam proses pemberian kredit mendapat perhatian yang tidak kalah pentingnya dengan sektor pendanaan, karena operasi bagian kredit merupakan sumber pendapatan dan keuntungan terbesar bagi bank.

Tujuan penelitian ini adalah untuk mengevaluasi kualitas layanan dalam proses pemberian kredit di Bank "X" dengan menggunakan pendekatan *Six Sigma*. Level sigma yang telah dicapai dijadikan tolak ukur kinerja kualitas layanan untuk selanjutnya dilakukan perbaikan secara terus menerus (*continuous improvement*).

Pendekatan penelitian yang digunakan adalah studi kasus, dengan metode pengumpulan data melalui kuisisioner, wawancara, observasi dan dokumentasi. Sumber data yang digunakan berasal dari kelompok nasabah (debitur) yang mengajukan kredit baru periode Januari – Juni 2003 dengan sampel sebanyak 315 nasabah; kelompok karyawan divisi kredit dan kelompok komite kredit.

Hasil penelitian menunjukkan bahwa kualitas layanan dalam proses pemberian kredit di Bank "X" berada pada level 3,02 Sigma dengan nilai *Defect Per Million Opportunity* (DPMO) sebesar 64.256 yang berarti bahwa layanan dalam proses pemberian kredit Bank "X" telah mampu mencapai target kepuasan sebesar 93,57%. Keadaan tersebut menunjukkan bahwa kinerja layanan yang dicapai selama periode penelitian memberikan hasil yang cukup baik dan mampu bersaing dengan usaha perbankan lain di Indonesia, karena berada pada tingkat rata-rata industri di Indonesia yang berada pada level 3 Sigma. Dalam terminologi *Six Sigma*, pencapaian kinerja pada level 3 sigma masih jauh dari harapan menuju *zero defect* (6 sigma) oleh karena itu Bank "X" harus melakukan perbaikan terus menerus (*continuous improvement*) agar kinerja kualitas layanan dalam proses pemberian kredit meningkat menuju *zero defect*. Ketidakpuasan nasabah terhadap layanan yang diberikan dapat menyebabkan kemungkinan terjadinya *opportunity cost*, karena kemungkinan hilangnya pendapatan bunga di masa yang akan datang sebesar Rp 607.392.000,00 - Rp 641.136.000,00.

Rekomendasi yang diberikan kepada pihak Bank "X" adalah harus melakukan peninjauan kembali limit kewenangan pemberian keputusan kredit untuk mempercepat proses keputusan persetujuan kredit dan melakukan perencanaan pengembangan pada divisi sumber daya manusia untuk mengurangi beban kerja karyawan (*account officer*) pada jenis kredit *consumer*.

Bagi peneliti selanjutnya perlu dilakukan penelitian dengan pendekatan *Six Sigma* pada usaha jasa perbankan pada sektor yang lain dan tidak hanya terbatas pada tahap *outcomes*, tetapi juga pada tahap proses dan *output* dan mampu

menemukan tolak ukur yang lebih sempurna agar dapat menjelaskan besarnya efisiensi biaya yang mampu dilakukan apabila metode *Six Sigma* digunakan sebagai metode evaluasi kualitas layanan pada jasa perbankan

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SUMMARY

Evaluation of Service Quality in Process of Credit Supply by Six Sigma Approach at Bank "X"

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Increasingly fierce competition in banking business spurred bank executives to give higher quality service with orientation towards the satisfaction of customers and maintenance of steady and optimal earnings. Quality of service (covering tangible dimension, reliability, responsiveness, assurance and empathy) in the process of credit supply deserved no less attention than the financing sector since the operations of the credit section constituted a major source of earnings and profits.

This research was aimed at the evaluation by Six Sigma method of the quality of service in credit supply at Bank X. The Six Sigma level reached set the performance standards for the quality of service so as to help ensure continuous improvements.

Further approach was the study of the case by collecting data through questionnaires, interviews, observations and documents. Sources of data thus gathered were the debtors applying for new credits during the January-June 2003 period, sampling 315 customers as well as employees of the credit division and of the credit committee.

Research results showed that the quality of service in credit supply at Bank "X" was at 3,02 Sigma level with a Defect Per Million Opportunity (DPMO) value of 64.256, implying that service in this respect had reached the rate of satisfaction as high as 93,57%. This situation proved that service performance during the research period produced an adequately high rate and capability to compete with other banking enterprises in Indonesia, by reaching a 3 Sigma level of the country's industrial average. In Six Sigma reference, the 3 Sigma level was still far from the ideal zero defect (Six Sigma) standard. To deal with this condition, Bank "X" had to make continuous improvements in order to reach the zero defect stage. Discontent of customers with services already rendered could produce opportunity costs involving future loss of interests to the amount of as Rp 607.392.000,000 up to Rp 641.136.000,00.

Recommendations made in this case were for Bank "X" to review the extent of authority in decisions on credit supply so as to speed up the process of credit approval, and to stream line development planning in the human resources division so as to ease the load of work for account officers in the consumer credit branch.

Researchers needed further study by Six Sigma approach of other banking services without confining to outcomes and moved on to phases of process to set higher standards. All this would clarify the high rate of cost efficiency achieved by Six Sigma approach as an effective method in the evaluation of service quality in banking businesses.

ABSTRACT

Evaluation of Service Quality in Process of Credit Supply by Six Sigma Approach at Bank "X"

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Bank "X" pursued a policy of high quality credit service to its clientele with orientation towards customer satisfaction and maintenance of constant and optimal earnings. For this particular reason, this research was aimed at the evaluation of the service quality in the process of credit supply by Six Sigma approach.

The method preferred in this research was to study the case by collecting data by way of questionnaires, interviews, observations and documents. The data collected this way originated from debtors applying for new credits during the January-June 2003 period by sampling 315 customers as well as employees of the credit division and of the credit committee.

The results indicated that the quality of service in credit supply at Bank X reached 3,02 Sigma level with a Defect Per Million Opportunity (DPMO) value of 64.256, meaning that service quality in the process had achieved the satisfaction target of 93,57%. Discontent of clienes with services rendered would possibly cause opportunity costs as there would be future loss of interests amounting to Rp 607.392.000,000 up to Rp 641.136.000,00.

Conclusion of the research was that the average performance of service during the period of research brought fairly good results and that the company would be able to compete with other banking businesses in Indonesia, because it had reached the country's normal industrial average of 3 Sigma level. In Six Sigma sense, the performance at 3 Sigma level was still away from the expected zero defect (Six Sigma) level. It would be therefore imperative for Bank "X" to make continuous improvements in order to stir the quality of service in the process of credit supply up to the zero defect level.

Keywords: Service quality, bank credits, Six Sigma, opportunity costs.