

## ABSTRAK

### ANALISIS PENERAPAN STRATEGI WHOLESALE CREDIT PROCESS TRANSFORMATION (WCPT) PADA SEGMENT LARGE COMMERCIAL DI PT BANK XYZ

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Seiring dengan perkembangan kebutuhan fasilitas kredit di beberapa aspek bisnis, membuat bank-bank di Indonesia bersaing secara ketat untuk memberikan penyaluran kredit dengan waktu pemrosesan yang relatif singkat, namun tetap dengan risiko yang terukur. Adapun penyaluran kredit tersebut dapat membantu perekonomian negara, karena sebagian besar disalurkan kepada bidang-bidang yang menghasilkan pemasukan bagi negara seperti infrastruktur, perkebunan, kesehatan, jasa keuangan, dan sektor usaha lainnya.

PT Bank XYZ sebagai salah satu bank terbesar di Indonesia turut andil dalam hal tersebut. Percepatan pemrosesan kredit menjadi salah satu alasan diciptakannya strategi *Wholesale Credit Process Transformation* (WCPT). Selain hal tersebut, pemisahan fungsi antara *Business Unit* dan *Risk Unit* menjadi alasan lain diciptakannya WCPT.

Penelitian ini bertujuan untuk menganalisis atas evaluasi atas penerapan WCPT di Segmen *Large Commercial* yang telah dijalankan sejak tahun 2020 dengan fokus penelitian kepada faktor internal maupun eksternal yang menjadi pendukung maupun penghambat strategi tersebut, membandingkan penerapan WCPT pada unit lain yang dinilai lebih berhasil dalam penerapan strategi, serta evaluasi WCPT terhadap penurunan risiko kredit macet.

**Kata Kunci:** *Benchmark, Critical Success Factor*, Faktor Eksternal, Faktor Internal, *Five Forces Porter*, PESTEL, WCPT

## ABSTRACT

### ANALYSIS IMPLEMENTATION OF THE WHOLESALE CREDIT PROCESS TRANSFORMATION (WCPT) STRATEGY IN THE LARGE COMMERCIAL SEGMENT IN PT XYZ BANK

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Along with the development of the need for credit facilities in several aspects of business, banks in Indonesia are competing strictly to provide credit distribution with a relatively short processing time, but still with a measurable risk. The distribution of these loans can help the country's economy, because most of them are channeled to fields that generate income for the state such as infrastructure, plantation, health, financial services, and other business sectors.

PT Bank XYZ as one of the largest bank in Indonesia took part in this. acceleration of credit processing is one of the reasons for the creation of the Wholesale Credit Process Transformation (WCPT) strategy. Apart from this, the separation of functions between Business Units and Risk Units is another reason for the creation of WCPT.

This study aims to analyze the evaluation of the implementation of WCPT in the Large Commercial Segment which has been implemented since 2020 with a focus on research on internal and external factors that support or hinder the strategy, compare the application of WCPT to other units which are considered to be more successful in implementing the strategy, as well as evaluation of WCPT on bad credit risk reduction.

**Keywords:** Benchmark, Critical Success Factor, External Factors, Internal Factors, *Five Forces Porter*, PESTEL, WCPT