

INTISARI

Perkembangan bisnis di era digitalisasi industri 4.0 yang semakin pesat menuntut seluruh industri termasuk perbankan dan layanan keuangan lainnya untuk melakukan transformasi bisnis secara digital demi memenuhi kebutuhan pelanggan yang serba cepat dan mudah. Automasi merupakan salah satu elemen terpenting dalam transformasi digital. Penelitian ini dilakukan untuk mengidentifikasi dampak automasi di industri perbankan terhadap kinerja perusahaan serta mengukur kinerja proses bisnis sebelum dan sesudah dilakukan automasi. Penelitian ini difokuskan pada automasi approval kartu kredit di PT Bank X. Metode pengumpulan data dilakukan dengan menggunakan hasil wawancara dan kuesioner terstruktur yang diberikan kepada 100 karyawan pemrosesan kartu kredit di PT Bank X.

Hasil yang diperoleh menunjukkan bahwa dampak automasi di industri perbankan mempengaruhi tiga elemen pada kinerja proses bisnis yaitu manusia, proses dan teknologi. Dari sisi manusia, terjadi efisiensi pegawai sebesar 56,5% dengan total aplikasi yang diproses sebanyak 750.282 aplikasi/bulan. Dari sisi proses, terjadi simplifikasi proses yang sehingga memudahkan dan mempercepat proses pengambilan keputusan kredit. Dari sisi teknologi, proses keputusan kredit telah mencapai 90% *auto approval by engine*. Berdasarkan target pencapaian yang telah ditetapkan dalam *Key Performance Indicator* (KPI), automasi meningkatkan *cost efficiency* sampai 30% menjadi Rp 45.278,-/aplikasi tahun 2021 dari target Rp 70.287,- /aplikasi. Lalu, waktu siklus pemrosesan aplikasi kartu kredit mengalami percepatan lima kali lipat dari 5,7 hari kerja (2018) menjadi 1,1 hari kerja (2021). Persentase *approval rate* mengalami peningkatan yang cukup signifikan dari 27,0% (2018) menjadi 40,8% (2021) dengan persetujuan kredit oleh sistem sebesar 36,1%. Persentase *error rate* mengalami penurunan sebesar 1.235 bps dari 12,35% pada tahun 2019 menjadi 0% pada tahun 2021.

Kata Kunci: Transformasi Digital, Automasi Approval Kartu Kredit, Kinerja Proses Bisnis

ABSTRACT

Business development in the era of industrial digitalization 4.0 which is increasingly rapidly requires the entire industry, including banking and other financial services, to carry out digital business transformation to meet customer needs that are fast and easy. Automation is one of the most important elements in digital transformation. This research was conducted to identify the impact of automation in the banking industry on company performance and to measure the performance of business processes before and after automation. This research focuses on the automation of credit card approval at PT Bank X. The data collection method was carried out using the results of interviews and structured questionnaires given to 100 credit card processing employees at PT Bank X.

The results obtained show that the impact of automation in the marketing industry affects three elements in the business performance process, namely people, processes and technology. From the human side, there was an employee efficiency of 56.5% with a total of 750,282 applications/month processed. From a process standpoint, there has been a process simplification that separates the credit card process in one work unit, thereby facilitating and speeding up the process of making credit decisions. In terms of technology, the credit decision-making process has achieved 90% auto approval by the engine. Based on the target wallet that has been set in the Key Performance Indicator (KPI), it will automatically increase cost efficiency by up to 30% to IDR 45,278/application in 2021 from the target of IDR 70,287/application. Then, the credit card application processing time cycle has accelerated five times from 5.7 working days (2018) to 1.1 working days (2021). The approval percentage rate has increased significantly from 27.0% (2018) to 40.8% (2021) with credit approval by the system of 36.1%. The percentage error rate in the automation system in making credit decisions has decreased by 1,235 bps from 12.35% in 2019 to 0% in 2021.

Keywords: Digital Transformation, Automation of Credit Approval, Business Process Performance