

INTISARI

Desentralisasi kewenangan bisnis yang dimulai sejak Januari 2015 merupakan implementasi dari salah satu strategi utama mencapai visi Bank Mandiri 2020 yaitu strategi *"integrate the group"*. Tujuan yang diharapkan manajemen dari implementasi desentralisasi kewenangan bisnis adalah terciptanya budaya *cross selling* yang kuat terhadap nasabah segmen *wholesale*, *retail*, dan nasabah anak perusahaan, sehingga budaya *cross selling* dapat mengakselerasi pertumbuhan bisnis Bank Mandiri yang ujungnya adalah profit. Tesis ini bertujuan untuk mengetahui peningkatan atau penurunan *cross sell ratio* setelah pelaksanaan desentralisasi kewenangan bisnis di Area Jakarta Tebet Supomo dan faktor-faktor yang mempengaruhi peningkatan atau penurunannya, serta memastikan desentralisasi kewenangan bisnis merupakan strategi yang berhasil berdasarkan pendekatan *The Performance Test*.

Penelitian ini menggunakan metode kualitatif dengan alat analisis diagram tulang ikan, diagram pareto, teori *The performance Test*. Data primer berasal dari sumber informasi (narasumber) yang menggunakan teknik *in depth interview*. Data sekunder yang digunakan dapat diperoleh dari literatur, data *branch profitability analysis* Area JakartaTebet Supomo.

Analisis diagram tulang ikan, pareto menunjukkan penyebab permasalahan yang dominan pada penurunan *cross sell ratio* di tahun pertama implementasi desentralisasi kewenangan berdasarkan adalah kategori *people* dan *procedure* antara lain kualitas dan kuantitas SDM belum memadai, pengambilan keputusan kredit dimasa awal implementasi lebih lama, varian produk banyak namun banyak yang memiliki kemiripan fitur dan benefit, sistem terintegrasi yang menginformasikan status aplikasi *referral* cabang belum ada. Desentralisasi kewenangan merupakan strategi yang berhasil dengan pendekatan teori *the performance test* karena pasca implementasinya, profit Bank Mandiri Area Jakarta Tebet Supomo pasca implementasinya selalu meningkat.

Kata Kunci: Desentralisasi, Diagram Tulang Ikan, Diagram Pareto, *The Performance Test*, *Cross Sell Ratio*, *Profit*, *People*, *Procedure*.

ABSTRACT

The decentralization of business authority, that began in January 2015, was an implementation of key strategies to achieve Bank Mandiri 2020's vision, that is "integrate the group" strategy. The expected objective of management from the implementation of decentralization of business authority, was the creation of a strong cross selling culture for the wholesale, retail and customer segment customers, hence cross selling culture can accelerate Bank Mandiri's business growth. This thesis aims to determine the increase or decrease of cross sell ratio after the implementation of decentralization of business authority in Jakarta Tebet Supomo Area and the factors that influence this change (increase or decrease), and also to ensure that decentralization of business authority is a successful strategy based on The Performance Test approach.

This research uses qualitative method with fishbone diagram analysis tool, pareto diagram and the performance test theory. Primary data obtained from sources of information (resource persons) using in depth interview techniques. Secondary data used obtained from the literature and data branch profitability analysis Area Jakarta Tebet Supomo.

Analysis of fishbone diagram, pareto showed the causes of the dominant problem in the decrease of cross sell ratio in the first year of implementation of decentralization of authority based on the category of people and procedures such as quality and quantity of human resources has not been sufficient, credit decision-making in early of the implementation take longer timer, many varian of product which have similar features and benefits, an integrated system that informs the application status of a branch referral does not yet exist. Decentralization of authority is a successful strategy according to theory of the performance test approach. Since its implementation, the profit of Bank Mandiri Area Jakarta Tebet Supomo is always increasing.

Keywords: *Decentralization, Fish Bone Diagram, Pareto Diagram, The Performance Test, Cross Sell Ratio, Profit, People, Procedure.*