INTISARI

Penelitian ini bertujuan untuk mengidentifikasi penyebab melambatnya pertumbuhan bisnis pembiayaan SME di bank swasta nasional, mengidentifikasi *voice of customer* pebisnis SME, mengevaluasi model bisnis pembiayaan SME di bank swasta nasional, serta memberikan usulan model bisnis (khususnya *channel*, *value proposition* produk dan layanan, dan *customer relationship model*) yang lebih relevan dengan *market* saat ini. Penelitian dilakukan dengan melakukan analisis eksternal, analisis *voice of customer (VoC)* dari data yang diperoleh melalui *customer research*, analisis *key success factor* (KSF), evaluasi model bisnis dengan studi model bisnis SME Bank X dan Bank Y, serta *benchmarking*.

Hasil penelitian menunjukkan bahwa melambatnya pertumbuhan bisnis *SME Banking* diakibatkan faktor eksternal, yaitu faktor ekonomi, faktor politik, faktor sosial budaya dan demografi, serta faktor teknologi. Pebisnis SME memilih bank berdasarkan faktor *pricing* khususnya bunga pinjaman, faktor plafon (limit) pinjaman, faktor SLA keputusan kredit yang cepat, serta pelayanan yang baik. Kesulitan pebisnis SME dalam berurusan dengan bank yaitu persyaratan yang banyak dan sulit dipenuhi, SLA yang panjang, biaya proses cukup besar, serta produk pinjaman kurang fleksibel. Pebisnis SME mau membayar *pricing* lebih tinggi apabila keputusan dapat diperoleh lebih cepat, atau bank dapat memberikan plafon pinjaman lebih lebih besar. Apabila nyaman dengan layanan bank, mereka akan menjadi lebih *engage*.

KSF bisnis SME saat ini yaitu persyaratan yang mudah dipenuhi, keputusan kredit cepat, plafon dan *pricing* yang kompetitif, serta pelayanan yang baik. Model bisnis pembiayaan SME Bank X dan Bank Y belum sesuai dengan KSF dan strategi yang perlu diterapkan perusahaan. Usulan penulis agar bank membangun proses kredit yang handal, standar dan mutakhir menggunakan teknologi automatisasi untuk menyetujui pinjaman. Bank juga dapat membuat produk baru yang *customized* sesuai kebutuhan pebisnis untuk tiap jenis industri. *Value proposition* yang sesuai adalah 'proses yang mudah dan cepat' serta 'memberikan pinjaman sesuai kebutuhan'. Peneliti juga mengusulkan bank untuk menyediakan *non financial service* sebagaimana *best practice* yang dilakukan oleh bank-bank yang di*benchmark*.

Kata kunci : model bisnis, *SME Banking*

ABSTRACT

The objectives of this study is to identify factors that hamper the growth of SME Banking business in national private banks in Indonesia, to identify voice of customer of SME businessmen, to evaluate SME Banking business model in national private banks, and to provide input on the more relevant business model (especially channel, product and service value proposition, and customer relationship model) with the current market condition. The study is performed by doing external analysis, voice of customer (VoC) analysis from the data gathered through customer research, key success factor (KSF) analysis, evaluation of X Bank and Y Bank SME business model as sample study, and also benchmarking.

The result of the study shows the slow growth of SME Banking business is affected by external factors consist of economic factor, political factor, socio cultural and demographic factor, and also technological factor. SME businessmen choose a bank based on pricing factor especially loan interest, loan limit factor, fast credit decision SLA factor, and also good service. Pain points of SME businessmen in having relation with banks are the bank's terms and document requirements that are quite many and not easy to fulfill, long credit decision SLA, expensive processing fee, and also the loan product is not flexible. SME businessmen are willing to pay higher price if they are provided with fast credit decision SLA, or banks can provide higher loan limit. When comfortable with the service of a bank, their will possess higher engagement level.

KSF of SME Banking business currently are simple terms and document requirements, fast credit decision, competitive loan pricing and loan limit, and great service. SME Banking business model of X Bank and Y Bank are not yet consistent with the KSF dan related strategy that needs to be implemented by banks. The writer proposes banks to build the new credit process that are robust, standard, and modern by using automatic and digital based process to perform credit analysis and take decision. Banks can make the new customized products that are fit to the needs of the businessmen in every industry. Value proposition that fit are 'easy and fast processes' and 'provide loan according to your needs'. The writer also proposes banks to provide non financial service following best practice model, where benchmarked banks provide the service as well.

Key words : business model, SME Banking