

INTISARI

Tesis ini ditulis bertujuan untuk meneliti dan mengevaluasi hasil kerja salah satu cabang x Bank Mandiri di Jakarta Selatan, tentang penyaluran *Kredit Small* tahun 2005 dan 2006 yang tidak dapat mencapai target. Kendala-kendala yang dihadapi cabang tersebut sehingga menyebabkan target tidak tercapai dan upaya-upaya yang akan dilakukan untuk dapat mencapai target *Kredit Small* dimasa yang akan datang.

Penelitian dan evaluasi dilakukan ditinjau dari *internal* maupun *ekternal* bank, kemudian juga menggunakan pendekatan dengan *sistim Six Sigma* melalui 5 (lima) tahap, yaitu : *Define (Tentukan), Measure (Ukur), Analyze (Analisa), Improve (Tingkatkan), C (Control)* atau yang disebut DMAIC. Hasil penelitian dan evaluasi menunjukkan bahwa pemberian kredit memerlukan waktu 24 hari kerja. Apabila dibandingkan dengan *Service Level Agreement* hanya 14 hari kerja sehingga ada kelebihan waktu 10 hari kerja. Nilai kredit yang diberikan rata-rata Rp. 522,7 juta setiap debitur atau 10,4 % dari maksimum limit kredit Rp. 5 milyar. Cabang tidak melakukan rencana marketing yang baik sehingga sulit untuk mencari jenis usaha yang berskala besar. Pegawai di SBB ada yang belum berpengalaman dibidang perkreditan, *Regional Risk Management* memproses persetujuan kredit lebih 5 hari kerja, *Regional Credit Operation* lambat dalam memproses pecairan kredit. Penyampaian hasil penilaian agunan kredit dari perusahaan Appraisal ke Bank Mandiri rata-rata 5 (lima) hari kerja sedangkan *Service Level Agreement* 3 hari kerja. Proses pengikatan jaminan kredit oleh *Notaris* lebih dari 3 hari kerja sehingga melebihi *Service Level Agreement*.

Kata kunci: *Kredit Small, Internal dan Ekternal, Define, Measure, Analyze, Improve, Control, Service Level Agreement, Regional Risk Management, Regional Credit Operation.*

ABSTRACT

This thesis was written to aim to study and evaluate one of branches performances of Bank Mandiri in South Jakarta, about distributing *Small Loan* of 2005 and 2006 which could not achieve the target. The obstacles which were faced the branch so caused the target could be not achieved and efforts will be conducted to be able achieve the target of *Small Loan* in the future.

Research and evaluation were conducted for considering from internal and external of bank, then also using approach with *Six Sigma system* through 5 (five) stages, they are : *To define, to measure, to analyze, to improve, and to control* or called as DMAIC. The result of research and evaluation showed that providing loan needed for 24 days of work. If it is compared with *Service Level Agreement* only for 14 days of work so there is spare time of 10 days. Loan values which were provided average of Rp. 522,7 million every debtor or 10,4 % of loan limit maximum of Rp. 5 billion. The branch does not conduct well marketing plan so too difficult to look for kind of efforts with big scales. Officials of Small Business Branch have not had well experience in field of loan, *Regional Risk Management* processed loan approval more than 5 days, *Regional Credit Operation* was slow to process loan approval. Delivery of assessing loan collateral from Appraisal company to Bank of Mandiri is average of 5 (five) days while *Service Level Agreement* is 3 (three) days. Legalization process of loan collateral is conducted by notary public more than 3 days so exceeding *Service Level Agreement*.

Keywords: *Small Loan, Internal and External, define, measure, analyze, improve, control, service level agreement, regional risk management, regional credit operation.*