

ABSTRAK

Dalam rangka meningkatkan kemampuan berkompetisi, suatu perusahaan dapat memenuhi kompetensi di tiga area dari *value discipline*, yaitu *product leadership*, *customer intimacy*, dan *operational excellence*. Penelitian ini menganalisis penerapan masing-masing kaidah *value discipline* dalam mengembangkan keunggulan kompetitif Commercial Banking Floor Solo, sebuah unit kredit segmen komersial Bank Mandiri yang beroperasi untuk wilayah Surakarta, Boyolali, Sukoharjo, Karanganyar, Wonogiri, Sragen, dan Klaten. Analisis *product leadership* dilakukan dengan meninjau alur pengembangan produk kredit komersial. Analisis prinsip *operational excellence* dan *customer intimacy* masing-masing dilakukan dengan bantuan model Shingo dan model Kano. Instrumen penelitian yang menggunakan model Kano menghasilkan atribut perilaku unggulan yang menjadi ekspektasi nasabah, meliputi sikap antusias, menjaga *good corporate governance*, dan berwawasan luas yang bisa menjadi mitra bertukar pikiran. Pada analisis proses internal menggunakan model Shingo diperoleh hasil bahwa prinsip *operational excellence* belum sepenuhnya diterapkan dan memerlukan perbaikan, meliputi pelatihan untuk membentuk *industry expertise* dan pengembangan *database pipeline* serta *value chain*. Hasil analisis pada ketiga prinsip tersebut dijadikan dasar fokus pengembangan keunggulan kompetitif di Bank Mandiri Commercial Banking Floor Solo.

Kata kunci : *value discipline*, model Kano, model Shingo, *operational excellence*, pengembangan produk, kredit komersial

ABSTRACT

In order to improve competitiveness, an enterprise can meet competencies in three areas of the value discipline, namely Product Leadership, Customer Intimacy and Operational Excellence. This study analyzes the application of each value discipline rule in developing a competitive advantage for the Solo Commercial Banking Floor, a credit unit for the commercial segment of Bank Mandiri which operates in the Surakarta, Boyolali, Sukoharjo, Karanganyar, Wonogiri, Sragen and Klaten areas. Product leadership analysis is carried out by reviewing the flow of commercial credit product development. Meanwhile, the analysis of the principles of operational excellence and customer intimacy was carried out, respectively, with the help of the Shingo Model and Kano Model. The research instrument using the Kano Model produces superior behavioral attributes that are the expectation of customers. Attributes of behavior in the attractive category, which increase customer satisfaction, include enthusiasm, maintaining Good Corporate Governance and having a broad perspective that can be partners in exchanging ideas. Internal process analysis using the Shingo Model shows that the operational excellence principle has not been fully implemented and require improvement including training to form industry expertise and pipeline and value chain database development. The result of the analysis of the three principles serve as the basis for the focus of developing competitive advantage by implementing value discipline At Bank Mandiri Commercial Banking Floor Solo.

Keywords : *value discipline, kano model, shingo model, operational excellence, product development, commercial financing*