

INTISARI

PT United Tractors Tbk memiliki fokus usaha pada distribusi alat berat. Berdiri pada 1972, PT United Tractors Tbk saat ini menjadi distributor alat berat terbesar di Indonesia, khususnya menjadi pemimpin di pasar alat berat melalui produk-produk Komatsu yang Perseroan distribusikan. Dalam rangka meningkatkan kepuasan pelanggan dan sebagai bentuk dukungan *after sales service* PT United Tractors Tbk. kepada para pelanggan setianya, perusahaan sangat fokus dalam memberikan layanan *product support*. Layanan *product support* ini berupa penjualan *spareparts* alat berat yang diageni perusahaan dan ketersediaan jasa servis atau mekanik alat berat dalam merawat dan memperbaiki unit yang telah dibeli oleh pelanggan

Selama ini untuk mendukung pemberian *after sales service* kepada pelanggan, perusahaan memberikan kredit langsung ke pelanggan, dengan *plafond* kredit sesuai dengan populasi unit yang dimiliki pelanggan, dan term of payment selama 30 hari sejak tanggal tagihan. Dengan semakin tumbuhnya bisnis alat berat maka kebutuhan modal kerja juga akan semakin tinggi. Untuk itu PT United Tractors Tbk. mencoba menjalin kerjasama dengan PT Bank Permata Tbk. untuk mengakomodir kebutuhan perusahaan dalam meningkatkan *cashflow* perusahaan. Untuk memfasilitasi kebutuhan tersebut PT United Tractors Tbk. dan PT Bank Permata Tbk. membuat program kerjasama *supply chain financing* dalam mendukung transaksi *product support* di perusahaan.

Penelitian ini bertujuan untuk merancang skema layanan *financing* transaksi *product support* dan untuk mengetahui *benefit* yang diperoleh pelanggan dan perusahaan apabila mengikuti program *financing* ini.

Atas analisa yang telah dilakukan, diperoleh kesimpulan bahwa *benefit* yang diterima pelanggan jika ikut program *financing* adalah sebesar 10.17 persen terhadap nilai belanja pelanggan, dan jika pelanggan tidak mengikuti program *financing* maka *benefit* yang didapat sebesar 8.93 persen, sehingga ada selisih sebesar 1.24 persen. *Benefit* yang diterima perusahaan akan semakin meningkat sejalan dengan peningkatan penjualan yang terjadi karena program *financing* dan dari hasil perhitungan *cash budget* maka *maximum surplus cash* yang bisa diperoleh perusahaan yaitu sebesar 425 Milyar Rupiah dengan peningkatan penjualan sebesar 15 persen.

Kata Kunci: *supply chain financing, cashflow, cash budget, surplus cash.*

ABSTRACT

PT United Tractors Tbk has a business focus on the distribution of heavy equipment. Established in 1972, PT United Tractors Tbk is currently the largest heavy equipment distributor in Indonesia, particularly a leader in the heavy equipment market through Komatsu products that the company distributes. In order to improve customer satisfaction and as a form of after sales service support PT United Tractors Tbk. to its loyal customers, the company is very focused on providing product support services. This product support service is in the form of heavy equipment spareparts sales by company and availability of service or mechanical equipment in maintaining and repairing unit which has been purchased by customer.

To support the provision of after sales service to customers, the company provides direct credit to customers, with credit plafond in accordance with the population of units owned by customers, and term of payment for 30 days from the date of the invoice. With the growing growth of heavy equipment business, the need for working capital will also be higher. PT United Tractors Tbk. trying to establish cooperation with PT Bank Permata Tbk. to accommodate the company's needs in increasing the company's cash flow. To facilitate those needs PT United Tractors Tbk. and PT Bank Permata Tbk. create a supply chain financing program in support of product support transactions in the company.

This research aims to design a service scheme financing transaction product support and to determine the benefits obtained by customers and companies when following this financing program.

Based on the analysis, benefit received by the customer if joining the financing program is 10.17 percent to the customer's shopping value, and if the customer does not follow the financing program, the benefit is 8.93 percent, so there is a difference of 1.24 percent. Benefit received by the company will increase in line with the increase in sales that occur due to financing program and from the calculation of cash budget the maximum surplus cash that can be obtained by the company is equal to 425 billion Rupiah with a 15 percent increase in sales.

Keynote: supply chain financing, cashflow, cash budget, surplus cash.