

INTISARI

Studi ini bertujuan untuk mempelajari pengaruh penerapan strategi distribusi produk melalui Direct Selling terhadap peningkatan jumlah rekening Tabungan dan rekening Pinjaman serta meneliti efektifitas dan efisiensi dari penggunaan Direct Selling dibandingkan dengan saluran distribusi yang telah ada. (kantor cabang, kantor cabang pembantu dan kantor kas).

Penelitian dilakukan terhadap perolehan rekening di wilayah Jakarta pada periode tahun 2002 dan 2003. Data dibedakan antara perolehan melalui Direct Selling dan melalui kantor cabang. Disamping analisa kuantitatif, dilakukan pula wawancara dengan beberapa petugas Direct Selling.

Hasil penelitian adalah penerapan Direct Selling sebagai strategi alternatif saluran distribusi produk dinilai cukup efektif dan efisien, terutama untuk produk tabungan.

Tingkat produktifitas Direct Selling dilihat dari perbandingan relatif dengan produktifitas cabang diperoleh angka 76,6 % untuk tabungan dan 25,8 % untuk pinjaman. Nilai efisiensi dilihat dari perbandingan relatif cost per account antara Direct Selling dan cabang, diperoleh angka 66,9 % untuk rekening tabungan dan 172,1 % untuk rekening pinjaman. Dilihat dari data jumlah account dan volume serta biaya, penggunaan Direct Selling untuk pinjaman, terlihat kurang efektif..

Kata kunci: *perbandingan relatif, produktifitas, efektifitas, cost per account.*

ABSTRACT

This study is aimed at evaluating the impact of the strategy using Direct Selling as product distribution channel to increase the number of Saving Accounts and Loans. It is also aimed at finding out the effectiveness and the efficiency of that strategy in comparison to those of the existing distribution channels (main branches , supporting branches).

The research of this study has been limited to the number of accounts acquired in the area of Jakarta and during the period of 2002-2003. The data were divided and classified into two categories : the number of accounts acquired through Direct Selling and through all types of Branches.

The result has shown that the application of Direct Selling as an alternative product distribution channel can be considered fairly effective and efficient, especially for saving accounts. From the relative comparison to the Branches, the productivity level of Direct Selling has achieved 76.6% for Saving Account category and 25.8% for Loan category. As for Efficiency Value based on cost per account, Direct Selling has achieved 66.9% for saving account category and 172.1% for loan category. From the points of view of the number of accounts and the volume acquired, as well as the cost per account, the application of Direct Selling for Loan products has shown less effective/ineffective.

Key Words : *relative comparison, productivity, efficiency value, cost per account.*