

ABSTRAK

Meningkatnya volume transaksi perdagangan berjangka di Indonesia dalam lima tahun terakhir dan adanya persaingan bisnis dengan kompetitor membuat PT. Kliring Berjangka Indonesia (Persero) selaku Lembaga Kliring Berjangka harus dapat meningkatkan kualitas layanannya untuk meningkatkan kepuasan pelanggan. Pada industri Perdagangan Berjangka Komoditi, PT. KBI mempunyai peran dan fungsi yang penting diantaranya sebagai tempat menyimpan dana margin nasabah pialang berjangka dan pedagang berjangka. Kegiatan layanan penyetoran dan penarikan dana margin anggota kliring menjadi kegiatan utama PT. KBI. Layanan tersebut meliputi kegiatan yang melayani penyetoran serta penarikan dana margin kepada anggota kliring.

Adanya hasil survei kepuasan pelanggan terhadap layanan keuangan yang menjadi saran untuk peningkatan pelayanan khususnya terkait kecepatan respon dan manajemen waktu, hal tersebut menggambarkan bahwa pelaksanaan layanan penyetoran dan penarikan dana margin belum efisien dari segi waktu untuk memenuhi kebutuhan anggota kliring. Selain itu adanya beberapa komplain terkait kesalahan pencatatan jumlah setoran maupun tarikan dana margin pada *daily financial statement* (DFS) juga ikut mendasari dilakukannya penelitian ini.

Penelitian ini merupakan penelitian deskriptif kualitatif yang menggunakan pengumpulan data menggunakan metode wawancara dan dari dokumen pendukung *standart operational procedure* (SOP) layanan penarikan dan penyetoran dana margin. Data primer dan sekunder tersebut diolah untuk identifikasi proses bisnis dan dilakukan analisis menggunakan *process chart* untuk menggambarkan aktivitas berdasarkan satuan waktu dan simbol operasi. Metode analisis selanjutnya menggunakan *service blueprint* untuk memperoleh gambaran proses bisnis yang melibatkan anggota kliring serta untuk mencari *fail point* dari setiap aktivitas. *Fail point* tersebut dapat dijadikan fokus untuk perbaikan proses agar layanan lebih berkualitas dan waktu tunggu lebih efisien.

Hasil penelitian menunjukan 84% untuk layanan penyetoran dana margin dan sebesar 84,8% untuk layanan penarikan dana margin dari total keseluruhan waktu. Proses tersebut merupakan proses menunggu dan pengecekan berkas dokumen. Selain itu didapatkan beberapa *fail point* dari hasil wawancara yang dapat dibuatkan rekomendasi perbaikannya, seperti diperlukannya tambahan modul untuk anggota kliring dalam rangka menginisiasi setoran maupun permintaan dana margin dan *dashboard* untuk dapat melihat status setoran/tarikan dana margin sehingga waktu tunggu untuk pengecekan dapat diminimalisir.

Kata Kunci: kualitas layanan, *service blueprint*, *process chart*, aktivitas, proses bisnis, penyetoran, penarikan, dana margin

ABSTRACT

The increasing volume of futures trading transactions in Indonesia in the last five years and the existence of business competition with competitors have made PT. Indonesian Futures Clearing House (Persero) as the Futures Clearing House must be able to improve the quality of its services to increase customer satisfaction. In the Commodity Futures Trading industry, PT. KBI has an important role and function, including as a place to store margin funds for futures brokers and futures traders. The activities of depositing and withdrawing margin funds for clearing members are the main activities of PT. KBI. These services include activities that serve deposits and withdrawals of margin funds to clearing members.

The results of a customer satisfaction survey on financial services are suggestions for service improvement, especially related to response speed and time management, this illustrates that the implementation of margin fund deposit and withdrawal services has not been efficient in terms of time to meet the needs of clearing members. In addition, there were several complaints related to errors in recording the amount of deposits and withdrawals of margin funds in the daily financial statement (DFS) which also underlie this research.

This research is a qualitative descriptive study that uses data collection using the interview method and from supporting documents of standard operational procedures (SOP) for withdrawal and deposit services of margin funds. The primary and secondary data is processed to identify business processes and analyzed using process charts to describe activities based on time units and operating symbols. The next analysis method uses a service blueprint to obtain an overview of business processes involving clearing members as well as to find the fail points of each activity. These fail points can be used as a focus for process improvement so that services are of higher quality and waiting times are more efficient.

The results of the study show that 85.6% for margin fund deposit services and 83.6% for margin fund withdrawal services from the total time. This process is a process of waiting and checking document files. In addition, several fail points were obtained from the interview results which could be made recommendations for improvement, such as the need for additional modules for clearing members in order to initiate deposits and requests for margin funds and a dashboard to be able to view the status of deposits/withdrawals of margin funds so that waiting time for checking can be minimized.

Keywords: service quality, service blueprint, process chart, activity, business process, deposit, withdrawal, margin fund