

peningkatan efisiensi layanan retur transaksi online dengan pendekatan rekayasa proses bisnis dan enterprise resource planning: Studi kasus Bank BUMN, Indonesia = Service efficiency enhancement of online transaction return with business process reengineering approach and enterprise resource planning: Case study of a state-owned Bank, Indonesia

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Abstrak

Disrupsi digital telah mendorong bank di Indonesia untuk mempertimbangkan teknologi digital sebagai bagian dari strateginya, dimana komponen utama dari strategi digital ini adalah layanan online banking. Dengan online banking, nasabah dapat dengan mudah melakukan transaksi perbankan dimana saja, kapan saja, dengan cara yang mudah. Akan tetapi, ditengah kemudahan yang ditawarkan oleh online banking, masih banyak keluhan terhadap bank, khususnya bank BUMN, yang menyayangkan lamanya proses retur transaksi. Dalam rangka mempercepat proses retur transaksi, pendekatan rekayasa proses bisnis (BPR) dan Enterprise Resource Planning (ERP) diusulkan. Studi kasus dalam penelitian ini menunjukkan bahwa rekayasa proses bisnis (BPR) dan Enterprise Resource Planning (ERP) berpotensi meningkatkan efisiensi proses retur transaksi sebanyak 71,67 persen.

.....Digital disruption has encouraged banks in Indonesia to consider digital technology as part of their strategies, where the main component of this strategies is online banking services. With online banking, customers can easily conduct banking transactions anywhere, anytime, in an easy way. However, amid the convenience offered by online banking, there are still many complaints against banks, especially state-owned banks, who regret the length of the transaction return process. In order to speed up the transaction return process, a Business Process Reengineering (BPR) approach and Enterprise Resource Planning (ERP) are proposed. The case study in this research shows that Business Process Reengineering (BPR) and Enterprise Resource Planning (ERP) has the potential to increase the efficiency of the transaction return process by 71.67 percent.