

## **ABSTRACT**

BRI has a vision to become the leader of commercial banks which always gives best priority to its customers' satisfactions. Even BRI has had obvious vision and mission, but common people still think that the service quality of BRI's is still not good enough. Credit system is one of BRI's service products which demands the increasing of customers' satisfactions regarding the amount of the customers who take advantage in this service is quite many.

Long delay happens many times in the credit processing which results into disappointing customers. Besides, there are several ineffective activities in it which cause BRI has to conduct particular improvement in order to maintain customers' loyalty. This improvement is done using Business Process Improvement (BPI) method.

To gather the whole picture including the weaknesses from existing business process, we do the mapping of credit system business process which is supported by related data about human resources' availability, technology, and other supporting facilities. Credit services provided in BRI branch office in South Bengkulu divided into Commercial and Consumptive Credits. The total of cycle time in existing business process for Commercial Credit is 12.768 minutes or 26.6 days and Consumptive Credit is about 2.938 minutes or 6.1 days. Meanwhile, the standardized service time is one week for Commercial Credit and three days for Consumptive Credit.

After having the improvement, we gain the brand new standard time proposal which is nine days for Commercial Credit and for Consumptive Credit we still use the existing one, which is three days.

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