

## ABSTRACT

One of services provided by bank is service of Kredit Pemilikan Rumah (KPR). Object of this service is encouraging society to buy house by credit. Besides assisting society to get house KPR also as one of effort in supporting “Gerakan Nasional Sejuta Rumah” which targeted by government since 2004 till 2009. According to the calculation, if house levying can grow 8% per year, hence newly after 17 year (year 2020, red.) house requirement can be fulfilled. All is perhaps represent potency making a promise for banking ( Pikiran Rakyat Cyber Media, 25 November 2005. Available: <http://www.pikiran-rakyat.co.id> [16 January 2006]). Seeing this enough promises prospect, PT Bank X one of private bank which have provided service of housing credit since 1989, out for draw consumer. With more and more bank giving similar service, of course bank X should be able to improve company performance in order to remain compete with others. To earn a competition, company has to give best service for consumer. One way is making process which is quickly and easy. This factor will push company to analyses any matters which cause process not working effectively and efficient, later design better job process.

To fulfill the requirement, it is need to compile a better business process. First step which can be done is understanding and identify existing business process. Later, this information will be analyzed by considering several aspects, such as Human Resources, technological, facility, and company’s standard.

Result from the analysis and research obtained a existing condition from business process of KPR. Total Cycle time reach 1852,5 minute if compared with a company standard by totalizing the maximal time which desired for 1440 minute, is far way off from expectation. Others since a lot of NVA activities assess lower efficiency process which only 10,72 %.

After having steps of process repairing, efficiency increase to 75,14 %. Meanwhile, the cycle time decrease to become 277,5 minute. This means process can be finished less than one day.

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