

ABSTRACT

Pos Indonesia company has reliable network, there are 4000 outlets that spread in Indonesia. Four thousand outlets are included by 190 KPRK. Pos Indonesia provides nine business services; one of them is financial business service. Products of financial business are wesel pos, giro pos, System Online Payment Point (SOPP), post office savings and money transfer. Financial Business unit contributes revenue for Pos Indonesia company for approximately 14-17 %. For quality improvement, the management system of finance business must have strategy of profitability improvement. In the reality, profitability calculation becomes the obstacle for the operation division of financial business. This case is caused by the cost policy and most of the cost are joint cost for all pos services. The other obstacles are lot of financial business products and lots of outlet in Indonesia, though the operation manager as a user just have limited time. Therefore a system is needed to be developed, which has capabilities to provide profitability information as decision support for Financial Business Profitability improvement.

Decision Support System of profitability finance business unit has three components, that are data base sub system, model base sub system, dialog base sub system. That components interact each other to provide outputs. The outputs is an operational profit margin as one of many profitability ratio. Cost is a value which must be paid as the consequences of resource consumption. Not all of the cost item in accounting report have relation with financial business, so management have to determine relevant costs. In an outlet, cost are consumed by all of pos services so that the joint costs are distributed to financial business costs. Cost distributed by approach based on cost driver every cost item. If distributed cost for financial business has been obtained, then user does profitability calculation. There are three models that applied in profitability decision support system. The models are cost grouping model, cost allocating model and profitability calculation model. Models are managed by model base sub system. Each data for processing and information are saved and managed by data base sub system. If model base sub system and data base sub system have been finished construction then dialog base sub system will be constructed as communicator between user and system.

Criteria that is used for cost allocation are labor, equipments, building & office, transaction, compensatory. Scheme of DSS component by prototyping method. Prototype can fulfil user needs after two times construction. Outputs that are provided by system are allocated costs for financial business, wesel pos, giro pos, SOPP and profit margin for every year. Beside that, user can do Break Even Point calculation, pareto analysis, trend analysis.

After decision model has been existed then operation division can do profitability calculation. The profitability calculation in KPRK Bandung 40000 gives information that profit margin of the financial business is 4,11%, profit margin of wesel pos is 29,11%, PM of giro pos is -53,63%, PM of SOPP is 35,95% in 2003. While the profit margin in 2004 are 7,76% for financial business, 36,86% for wesel pos, -50,4% for giro pos and 45,37% for SOPP. Output that is provided by system becomes references for performance analysis by user, so that decision of the profitability improvement efforts is accorded with real condition in finance business of outlets. Prototype helps user to calculate profit faster and far from calculation errors.

Keywords : Decision Support System, Prototyping, Cost Allocation, Profit Margin.