

## ABSTRACTS

*Multi Finance* are once marketing solution of the automotif product that PT. ITOCHU AUTO MULTIFINANCE (PT.IAF) offered. Bandung branch estamblishment of PT.IAF at March 15<sup>th</sup>, 2004 and have 30 employees. Total of debitur about 2000 debitur, actuality it's unbalance to make a division between for the business process, like to show from collect data  $\pm 15\%$  overdue debitur and axctly the Company targets under 7% for overdue debitur. Becouse of PT.IAF Bandung branch aim as follow the Business Proses maximally, then this research purpose to know the Credit process and Collection Process at PT IAF and to give suggest for Business Process Improvement that make efficiently and effectively for the error on business process at PT. IAF of Bandung brach.

This research to use obsevation method with analist focus for improvement process in internal of company as follows Credit Process (to consist of Survey Process, Credit Analist, and Credit Comite Process) and Collection Management Process. Business focus of PT.IAF are customer financial services for credit purchase of Automotif to consist all new car and second, this service to impose taxes on account of loan. PT.IAF have Business Correlation with Automotif Company (Dealer/ Showroom), Bank, Insurance, and Police- officer.

The observation result on PT.IAF to use Streamlining method to give suggest for credit improvement process as follow Collect order *Simplification* from Dealer to PT. IAF directly to CMO (Credit Marketing Officer), *Duplication elimination* on Credit Analist that removing identical activities by CMO and Credit Contract correction to provide by CMH (Credit Marketing Head) that CA (Credit Analist) to do, *Process Cycle-Time Reduce* on analisation of credit by CMO and *Standarlisation* for CMH position that leadership marketing teams. Improvement suggest to Colletion Process are *Supplier Patnership* between collector with CMO for overdue payment recovery from overdue debitur, because of CMO has more information about debitur condition directly from survey result.