

Usulan penerapan Activity-Based Costing dalam menentukan profitabilitas produk perbankan : studi kasus pada Bank X cabang Y = Activity-Based Costing implementation proposed in determining banking products profitability : case study at X Bank Y branch / Hendra Lukman

Hendra Lukman, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20329907&lokasi=lokal>

---

Abstrak

**ABSTRAK**

Penelitian ini membahas penerapan Activity-based Costing (ABC) pada Bank X Cabang Y dan penggunaan informasi yang dihasilkan untuk meningkatkan profitabilitas perusahaan. Penerapan Funds Transfer Pricing (FTP) juga dilakukan untuk mengukur net interest margin masing-masing produk, sehingga menghasilkan tingkat profitabilitas yang lebih akurat antara produk funding dan produk lending perusahaan. Hasil penelitian mengungkapkan bahwa: (1) Produk funding Tabungan memiliki tingkat profitabilitas yang paling tinggi, (2) Manajemen cabang perlu mengalokasikan sebagian waktu non produktif Customer Service untuk melaksanakan aktivitas-aktivitas pada area kerja produk-produk lending, dan (3) Personal Banker tetap melaksanakan aktivitas-aktivitas sesuai dengan tugas dan tanggung jawabnya untuk mempertahankan total outstanding produk funding.

---

**ABSTRACT**

The objective of this research is to apply the Activity-Based Costing (ABC) concept in X Bank Y Branch and using the generated information to improve profitability. Implementation of Funds Transfer Pricing (FTP) is also performed to measure net interest margin of each product to generate a more accurate profitability level among funding products and lending products. The result of this research shows that: (1) Saving account has the highest level of product profitability, (2) Branch manager needs to allocate some of Customer Service non-productive time for activities at lending product working area and (3) Personal Banker should keep on doing all activities in accordance with duties and responsibilities to maintain the total outstanding amount of funding products.