ABSTRAK

SYAHQIM SUDARPO. *Pemilihan Produk Jasa Bank Unggulan Dari Segi Pendapatan Fee Based Income Pada PT Bank "Z" Cabang "X"* (dibimbing oleh Izuddin Kartamulia)

Penelitian ini dilatarbelakangi oleh semakin disadarinya akan pentingnya memperoleh pendapatan selain pendapatan kredit yaitu *fee based income* dimana setelah krisis ekonomi yang berimbas langsung kepada usaha perbankan. Karena *fee based income* berasal dari beberapa jenis produk jasa bank, maka dengan menggunakan analisis cluster akan dapat ditentukan produk jasa bank unggulan. Selain itu dengan menggunakan analisis cluster tersebut dapat diketahui pangsa pendapatan *fee based income* dimaksud. Hal ini sangat membantu manajemen cabang mengetahui kontribusi fee based income masing-masing jenis produk jasa bank dan pangsa pendapatan *fee based income* tersebut pada wilayah dimana cabang dan kantor-kantor dibawahnya berada.

Untuk analisis data dalam penelitian ini dipakai data sekunder internal yang telah diolah selama tahun 2001. Hasil penelitian ini menunjukkan bahwa produk jasa bank unggulan sebagian besar berasal dari transaksi valuta asing. Namun kontribusi *fee based income* didominasi pada pangsa pendapatan 1 (kantor cabang I) dan pangsa pendapatan 2 (kantor cabang II). Hasil tersebut berguna bagi manajemen bahwa sasaran masing-masing pangsa pendapatan yang perlu diprioritaskan untuk diperhatikan adalah pangsa pendapatan untuk transaksi valuta asing dengan tidak meninggalkan pelayanan terhadap pangsa pendapatan transaksi lainnya. Selanjutnya agar produk jasa bank unggulan yang menjadi sasaran masing-masing pangsa pendapatan tersebut berhasil maka upaya yang dapat dilakukan adalah pelayanan terhadap produk jasa bank tersebut, tarif/biaya yang dikenakan, tempat/fasilitas pelayanan dan kemudahan/fleksibilitas pelayanan.

ABSTRACT

SYAHQIM SUDARPO. *The Selection of Competitive Product of Bank Services From Fee Based Income Aspect on the Branch "X" of PT Bank "Z"* (under the supervision of Izuddin Kartamulia)

The background of this research is based on the importance of achieving income in other of the credit income namely is fee based income, where the Indonesian economics crisis bring the direct impact to the banking. Because the fee based income is derived from the several kinds of the product of bank services, it was used Cluster Analysis to decide the competitive product of bank services. Morever, using that the Cluster Analysis can be recognize the fee based income share. The result of this analysis can give information which will be helpful for the branch management to know the contribution of each the product of bank services and fee based income share where the branch and the office were exists.

The data research used is the internal secondary data of year 2001. The result analysis shows most of the competitive product of bank services came from foreign currency transaction. However, the fee based income contribution was dominated by income share I (the branch office I) and income share II (the branch office II). That result is useful for management that each target of the income share which take priority, is the income share for the foreign currency transaction without put down the income share of other transaction. Additionally, for the successfully of that competitive product of bank service which became the target of each income share, therefore action that could be performs is the service of that banking product, the rate in charge, service facility and service flexibility.