

**ABSTRACT**  
**ANALYSIS OF CREDIT OPERATIONAL BUSINESS**  
**PROCESS AT KC BRI PURWOKERTO USING VALUE**  
**CHAIN**

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*Bank Rakyat Indonesia has a strategy that is to develop micro businesses, both medium and medium levels. BRI has a program from the government to increase financing for MSMEs in the Indonesian community with a guarantee pattern, namely People's Business Credit (KUR). The purpose of this research is to find out the advantages and disadvantages of business processes and to find out the obstacles that occur in the Credit Operations business process at KC BRI Purwokerto. The benefit of this research is as a recommendation and reference material to improve services in the division. The methods used in data collection are observation, literature study and interviews. This credit operational business process analysis uses the value chain method. Based on the results of the analysis carried out, it was found that several main and supporting activities were still not efficient and effective. The solution provided is the need to improve the system in an integrated manner so that no problems occur while the business process is running and the service will get better in the future.*

**Keywords:** *BRI, Credit, Operations, Value chain*