

ABSTRACT

The condition of tight competition makes companies must be able to think of a way to compete. Complaints of the customers make the bank bjb Cabang Balaraja needs to do a service level measurements. Bank bjb Cabang Balaraja is a company engaged in the field of banking and financial services. This study aimed to measure the quality of service and provide suggestion for improvement in the quality of service bank bjb cabang Balaraja using service Quality Methode (SERVQUAL). Servqual is a measure of the level of service quality can compatible with customer epectations. This study has population of 78.426 which then taken sample of 346 by using non probality sampling technique with convenience method. Based on the research result, obtained average value Serviqual Score of gap 5 in -0.096, its means consumers are not satisfied with the service bank bjb Cabang Balaraja . This is due to magement not understanding the expectation of consumers and service quality specifications. From the 28 attributes analyzed there are 9 attributes that must be maintained the quality of service that is A1 (convenience), B4 (will), B5 (employee alertness), C1 (clarity and accuracy pf information), C2 (customer feel safe) , C4 (employess are polite and friendly), C5 (accuracy), E1 (building and banking hall), E8 (employess are nice and porefessional), and 19 attributes that must be improved the quality of service that is A2 (accuracy), A3 (ease of procedure),A4 (ease of transaction through atm), A5 (bank always provide the promised service), B1 (speed of service),B2 (bank always provide the latest information), B3 (interest rate notification applicable) C3 (knowledge), D1 (employees are quick to respond), D2 (personal attention), D3 (employees recognize fixed customers), D4 (convenience queuing system), D5 (operating time), E2 (interior and exterior), E3(parking lot), E4 (communication facility), E5 (waiting room), E6 (brochure fittings), E7 (number of tellers and customer service). The proposed service quality improvement is divided into two parts , that is the proposed improvement gap 5 based on the negative gap 1 and the proposed improvement of the negative gap 5 based on gap2 is negative.

Keyword: banking, Service Quality, SERVQUAL

ABSTRAK

Kondisi persaingan yang semakin ketat membuat perusahaan harus dapat memikirkan cara agar tidak kalah bersaing. Adanya keluhan dari nasabah membuat perlu dilakukannya pengukuran tingkat pelayanan di bank bjb Cabang Balaraja. Bank bjb Cabang Balaraja merupakan perusahaan yang bergerak di bidang jasa perbankan. Penelitian ini bertujuan untuk mengukur kualitas pelayanan dan memberikan usulan perbaikan kualitas pelayanan bank bjb Cabang Balaraja dengan menggunakan metode *Service Quality* (SERVQUAL). *Servqual* adalah ukuran tingkat kualitas pelayanan yang sesuai dengan harapan pelanggan. Penelitian ini memiliki populasi sebanyak 78.428 yang selanjutnya diambil sampel sebanyak 346 dengan menggunakan teknik *non probability sampling* dengan metode *convenience*. Berdasarkan hasil penelitian, didapatkan nilai rata-rata *Servqual Score* gap 5 sebesar -0.096 yang artinya konsumen tidak puas terhadap kualitas pelayanan bank bjb Cabang Balaraja. Hal ini disebabkan oleh manajemen yang tidak memahami ekspektasi nasabah dan spesifikasi kualitas jasa. Dari 28 atribut yang dianalisis terdapat 9 atribut yang harus dipertahankan kualitas pelayanannya yaitu A1 (kemudahan), B4 (kemauan), B5 (kesigapan karyawan), C1 (karyawan yang sopan dan ramah), C5 (ketelitian), E1 (gedung dan banking hall), E8 (karyawan yang rapih dan profesional), dan 19 atribut yang harus ditingkatkan dan diperbaiki kualitas pelayanannya yaitu A2 (keakuran dan ketepatan), A3 (kemudahan prosedur), A4 (kemudahan transaksi melalui atm), A5 (bank selalu memberikan pelayanan yang dijanjikan), B1 (kecepatan pelayanan), B2 (bank selalu memberikan informasi terbaru), B3 (pemberitahuan suku bunga yang berlaku), C3 (pengetahuan), D1 (karyawan cepat tanggap), D2 (kenyamanan sistem antrian), S5 (waktu operasi), E2 (interior dan exterior), E3 (tempat parkir), E4 (fasilitas komunikasi), E5 (ruang tunggu), E6 (kelengkapan brosur), E7 (jumlah teller dan customer service). Usulan perbaikan kualitas pelayanan dibagi kedalam dua bagian, yaitu usulan perbaikan gap 5 bernilai negatif berdasarkan gap 1 bernilai negatif dan usulan perbaikan gap 5 bernilai negatif berdasarkan gap 2 bernilai negatif.

Kata Kunci: Perbankan, Kualitas Pelayanan, SERVIQUAL