

ABSTRACT

Phone Banking is a service that is still in demand by customers. Competition between credit card issuers to provide the best service to credit card owners is increasingly competitive. Quality of phone banking service can maintain relation customer loyalty while also making new customers. Accessing phone banking services requires the right tools and methods to improve are carried out accurately and efficiently. This study aimed to analyze the quality of credit card phone banking services and suggest improvements to credit card issuing banks. The methods used are Servqual, Importance Performance Analysis (IPA), and Quality Function Deployment (QFD). From this study, based on the Servqual method, there are gaps in the dimensions of tangible, responsiveness, reliability, assurance, and empathy. By using the Importance Performance and Quality Function Deployment, it was found that there were nine technical responses to answer the desires of service users. The results of these studies can help answer customer needs and improve service quality significantly.

Keywords: Credit Card Issuers, Phone Banking for Credit Card, Service Quality Importance Performance Analysis (IPA), Quality Function Deployment (QFD).

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ABSTRAK

Phone Banking merupakan layanan yang masih diminati oleh nasabah. Persaingan antar penerbit kartu kredit dalam upaya memberikan layanan terbaik kepada pemilik kartu kredit semakin kompetitif. Kualitas layanan *phone banking* dapat mempertahankan loyalitas dari nasabah sementara juga mendatangkan nasabah baru. Untuk menilai layanan *phone banking* diperlukan alat dan metode yang tepat, sehingga perbaikan dilakukan dengan akurat dan efisien. Tujuan penelitian ini adalah untuk menganalisis kualitas layanan *phone banking* kartu kredit dan menyarankan perbaikan pada Bank penerbit kartu kredit. Metode yang digunakan adalah *Servqual*, *Importance Performance Analysis (IPA)*, dan *Quality Function Deployment (QFD)*. Dari penelitian ini ditemukan bahwa berdasarkan metode *Servqual* bahwa ada kesenjangan dalam dimensi *tangible*, *responsiveness*, *reliability*, *assurance*, *empathy*. Dengan menggunakan *Importance Performance and Quality Function Deployment*, ditemukan bahwa terdapat sembilan respon teknis untuk menjawab keinginan pengguna layanan. Dengan hasil penelitian tersebut, dapat membantu menjawab kebutuhan pelanggan dan meningkatkan kualitas layanan secara signifikan.

kata kunci : Penerbit Kartu Kredit, *Phone Banking* Kartu Kredit, *Servqual*, *Importance Performance Analysis (IPA)*, *Quality Function Deployment (QFD)*