

## ABSTRACT

The development and growth of home ownership loans (KPR), especially at BRI, is very rapid, so a qualified collateral appraisal is needed. Many researches on interpersonal communication strategies have been carried out. The implementation of Interpersonal communication strategies that have not been optimal and the quality of Appraisal staff that has not been achieved at the Consumer Loan Factory (CLF) BRI Regional Office Jakarta 1 is the basis for this research. As the main theoretical basis of this research, social exchange theory is used with DeVito's theory of interpersonal communication to provide more operational dimensions in viewing the structure of social exchange. The research objective to be achieved is to determine the interpersonal communication strategy of appraisal in improving service quality. In this study, the researcher used a descriptive qualitative method (case study). Researchers use the constructivist paradigm as a thought structure. The results in this study show that communication carried out by a BRI appraisal takes place in two directions and vice versa. The communication carried out by an appraisal has an impact on improving the quality of the services provided. Appraisal is the official responsible for assessing credit collateral and monitoring other matters related to collateral. The strategies carried out include Prudent, Maneuverable, Accurate. The results in this study show that communication carried out by a BRI appraisal takes place in two directions and vice versa. The communication carried out by an appraisal has an impact on improving the quality of the services provided. Appraisal is the official responsible for assessing credit collateral and monitoring other matters related to collateral. The strategies carried out include Prudent, Maneuverable, Accurate. The results in this study show that communication carried out by a BRI appraisal takes place in two directions and vice versa. The communication carried out by an appraisal has an impact on improving the quality of the services provided. Appraisal is the official responsible for assessing credit collateral and monitoring other matters related to collateral. The strategies carried out include Prudent, Maneuverable, Accurate.

**Keyword :** *Interpersonal Communication Strategy, Appraisal, Quality of Service, Social Exchange, Case Studies*

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Perkembangan dan pertumbuhan kredit kepemilikan rumah (KPR) khususnya di BRI sangat pesat sehingga dibutuhkan tenaga penilai ( Collateral Appraisal ) yang berkualitas. Penelitian seputar strategi komunikasi interpersonal sudah banyak dilakukan. Penerapan strategi komunikasi Interpersonal yang belum optimal serta kualitas tenaga Appraisal yang belum tercapai di Consumer Loan Factory (CLF) BRI Regional Office Jakarta 1 menjadi dasar dalam penelitian ini. Sebagai landasan utama teoritik penelitian ini digunakan teori pertukaran social dengan teori komunikasi interpersonal DeVito untuk memberikan dimensi-dimensi yang lebih operasional dalam melihat struktur pertukaran sosial. Adapun tujuan penelitian yang hendak dicapai adalah untuk mengetahui startegi komunikasi interpersonal appraisal dalam peningkatan kualitas layanan. Dalam penelitian ini peneliti menggunakan metode Kualitatif Deskriptif (Studi Kasus). Peneliti menggunakan paradigma konstruktivis sebagai struktur pemikiran. Hasil dalam penelitian ini menunjukkan komunikasi yang dilakukan oleh seorang appraisal BRI berlangsung secara dua arah dan sebaliknya. Komunikasi yang dilakukan seorang appraisal membawa pengaruh terhadap peningkatan kualitas layanan yang dilakukan. Appraisal adalah pejabat yang bertanggung jawab untuk melakukan penilaian agunan kredit dan monitoring hal-hal lain terkait agunan. Strategi yang dilakukan mencakup Prudent, Maneuverabel, Accurate.

**KATA KUNCI :** Startegi komunikasi Interpersonal, Appraisal, Kualitas layanan, Pertukaran sosial, Studi kasus

