ANALISIS KUALITAS PELAYANAN FRONTLINER TERHADAP MINAT MEMBUKA TABUNGAN HAJI PADA NASABAH BANK SYARIAH INDONESIA

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ABSTRAK

Laporan tugas akhir ini bertujuan untuk menganalisis kualitas layanan frontliner terhadap minat membuka tabungan haji pada nasabah BSI dan mengetahui peran frontliner dalam meningkatkan minat nasabah tabungan haji. Penelitian ini menggunakan metode kuantitatif deskriptif dengan teknik pengumpulan data melalui kuesioner dan sebarkan kepada 50 nasabah Bank Syariah Indonesia yang belum memiliki tabungan haji. Data dianalisis menggunakan skala likert dan pengukuran dalam metode SERVQUAL yaitu, *tangible* (bukti fisik), *responsiveness* (daya tanggap), *realibility* (keandalan), *assurance* (jaminan), *empathy* (empati). Serta menggunakan empat indikator minat yaitu, minat transaksional, minat referensial, minat preferensial dan minat eksploratif. Hasil temuan menunjukkan mayoritas responden menilai layanan yang diberikan oleh frontliner Bank Syariah Indonesia (BSI) sudah baik. Meskipun kualitas frontliner sudah baik, beberapa nasabah masih belum sepenuhnya merasa frontliner benar memahami kebutuhan mereka terkait tabungan haji. Berdasarkan hasil ini, penulis merekomendasikan untuk pengembangan kapasitas dan kompetensi frontliner melalui program pelatihan dan evaluasi kinerja untuk memberikan pelayanan yang terbaik kepada nasabah

Kata Kunci: Bank Syariah Indonesia, Frontliner, Kualitas Pelayanan, Minat Nasabah, Tabungan Haji

ANALYSIS OF FRONTLINER SERVICE QUALITY ON CUSTOMERS' INTEREST IN OPENING HAJJ SAVINGS ACCOUNTS AT BANK SYARIAH INDONESIA

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ABSTRACT

This final project report aims to analyze the impact of frontliner service quality on customers' interest in opening Hajj savings accounts at BSI and to determine the role of frontliners in increasing customers' interest in Hajj savings accounts. This study employs a descriptive quantitative method, using a questionnaire as the data collection technique, which was distributed to 50 customers of Bank Syariah Indonesia who do not yet have a Hajj savings account. Data were analyzed using a Likert scale and the SERVQUAL framework, which includes the following dimensions: tangibles (physical evidence), responsiveness, reliability, assurance, and empathy. Additionally, four indicators of interest were used: transactional interest, referential interest, preferential interest, and exploratory interest. The findings indicate that the majority of respondents rated the service provided by Bank Syariah Indonesia (BSI) frontline staff as good. Although the quality of frontline staff is already good, some customers still do not fully feel that the frontline staff truly understand their needs regarding Hajj savings accounts. Based on these results, the author recommends developing the capacity and competencies of frontline staff through training programs and performance evaluations to provide the best possible service to customers.

Keywords: Bank Syariah Indonesia, Customer Interests, Frontliner Staff, Hajj Savings, Service Quality