

## ABSTRACT

### ***THE IMPLEMENTATION OF TERRA IN ENHANCING CUSTOMER SERVICE QUALITY AT PT. BANK NEGARA INDONESIA (PERSERO) TBK. CIAWI SUB-BRANCH OFFICE***

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*The study aims to investigate the implementation of TERRA in enhancing customer service quality at PT. Bank Negara Indonesia (Persero) Tbk. The research employed a qualitative approach, using a case study design. Data was collected through interviews with employees and observations of customer service interactions. The findings indicate that TERRA has significantly improved customer service quality by fostering a culture of accountability and responsibility among employees. The implementation of TERRA has led to increased employee engagement, improved communication, and enhanced customer satisfaction. However, the study also highlights several challenges faced by the bank in implementing TERRA, including resistance to change and inadequate training. The study concludes that TERRA is a valuable tool for enhancing customer service quality, but its successful implementation requires careful planning, effective communication, and ongoing support.*

*Keywords: TERRA, Customer service, Implementation*