

ABSTRACT

APPLICATION OF TERRA IN CUSTOMER SERVICE AT PT BANK WOORI SAUDARA INDONESIA 1906, Tbk. MANONJAYA TASIKMALAYA SUB-BRANCH OFFICE

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The purpose of this research is to find out how the application of TERRA in Customer Service, find out the obstacles in the application of TERRA and find out the solutions to overcome the obstacles of the application of TERRA in Customer Service at PT Bank Woori Saudara Indonesia 1906, Tbk. Manonjaya Tasikmalaya Sub-Branch Office. The research method used is qualitative method with data collection techniques participant observer, in-depth interview and literature study. The results of this study Woori Saudara Bank Manonjaya Sub-Branch Office has implemented the TERRA dimensions of Customer Service well including the dimensions of Tangible, Empathy, Responsiveness, Reliability, and Assurance. In its implementation, there are several obstacles, namely internal obstacles in the form of lack of infrastructure, system errors and Customer Service that does not look according to the rules, then external obstacles in the form of customers who must be given several explanations, lack of requirements, and the difficulty of customers when contacted. The solution applied is to procure infrastructure, update the system, carry out applicable appearance instructions, provide maximum explanation by being patient with customers, ask customers to come back with complete requirements and visit customers' homes.

Keywords: Implementation, TERRA, Service, Customer Service

ABSTRAK

PENERAPAN *TERRA* DALAM PELAYANAN *CUSTOMER SERVICE* DI PT BANK WOORI SAUDARA INDONESIA 1906, Tbk. KANTOR CABANG PEMBANTU MANONJAYA TASIKMALAYA

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Tujuan penelitian ini untuk mengetahui bagaimana penerapan *TERRA* dalam pelayanan *Customer Service*, mengetahui hambatan dalam penerapan *TERRA* dan mengetahui solusi untuk mengatasi hambatan dari penerapan *TERRA* dalam pelayanan *Customer Service* Di PT Bank Woori Saudara Indonesia 1906, Tbk. Kantor Cabang Pembantu Manonjaya Tasikmalaya. Metode penelitian yang digunakan adalah metode kualitatif dengan teknik pengumpulan data observasi langsung, wawancara mendalam dan studi kepustakaan. Hasil dari penelitian ini Bank Woori Saudara Kantor Cabang Pembantu Manonjaya telah menerapkan dimensi *TERRA* pada pelayanan *Customer Service* dengan baik meliputi dimensi *Tangible* (Bukti Fisik), *Empathy* (Empati), *Responsiveness* (ketanggapan), *Reliability* (Kehandalan), dan *Assurance* (Jaminan). Dalam pelaksanaannya terdapat beberapa hambatan yaitu hambatan internal berupa kurangnya sarana prasarana, sistem *error* dan *Customer Service* yang tidak berpenampilan sesuai aturan kemudian hambatan eksternal berupa nasabah yang harus beberapa kali diberikan penjelasan, kurangnya persyaratan, dan sulitnya nasabah ketika dihubungi. Solusi yang diterapkan adalah dengan melakukan pengadaan sarana prasarana, *update* sistem, menjalankan instruksi penampilan yang berlaku, memberikan penjelasan secara maksimal dengan bersikap sabar pada nasabah, meminta nasabah datang kembali dengan kelengkapan persyaratan dan mendatangi rumah nasabah.

Kata Kunci: Penerapan, *TERRA*, Pelayanan, *Customer Service*