

ABSTRACT

ANALYSIS OF PRODUCT QUALITY OF BNI TAPPA AT PT. BANK NEGARA INDONESIA (PERSERO) Tbk, CIAWI SUB-BRANCH OFFICE

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This study aims to analyze the product quality of BNI at PT. Bank Negara Indonesia (Persero) Tbk, Ciawi Sub-Branch Office. The research used a descriptive qualitative method, with data collected through interviews, observation, and documentation. Respondents included BNI TAPPA customers, customer service staff, marketing staff, and supervisors. Data analysis was conducted using eight dimensions of product quality by Heizer, Render, & Munson (2020): performance, features, reliability, conformance, durability, serviceability, aesthetics, and perceived quality. The results indicate that BNI TAPPA performs well in terms of performance, reliability, conformance, and serviceability. However, the product still lacks innovative features, has an unattractive design, and suffers from suboptimal socialization efforts. Main obstacles include low product differentiation, competition from other banks, and limited customer understanding of the product's advantages. Recommended solutions include feature enhancement, design improvement, optimized communication strategies, and strengthened partnerships with institutions.

Keywords: Product Quality, BNI TAPPA, Payroll Savings and Banking

ABSTRAK

ANALISIS KUALITAS PRODUK BNI TAPPA DI PT. BANK NEGARA INDONESIA (PERSERO) Tbk KANTOR CABANG PEMBANTU CIAWI

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Penelitian ini bertujuan untuk menganalisis kualitas produk BNI TAPPA (Taplus Pegawai) di PT. Bank Negara Indonesia (Persero) Tbk Kantor Cabang Pembantu Ciawi. Metode yang digunakan adalah kualitatif deskriptif dengan pengumpulan data melalui wawancara, observasi, dan studi dokumentasi. Responden meliputi nasabah pengguna BNI TAPPA, *customer service*, staf pemasaran, dan *supervisor*. Analisis data dilakukan menggunakan delapan dimensi kualitas produk menurut Heizer, Render, & Munson (2020): kinerja, fitur, keandalan, kesesuaian, daya tahan, kemudahan perbaikan, keindahan, dan kualitas yang dirasakan. Hasil penelitian menunjukkan bahwa BNI TAPPA memiliki kualitas yang baik dalam hal kinerja, keandalan, kesesuaian, dan kemudahan perbaikan. Namun, produk ini masih memiliki kekurangan dalam hal fitur yang kurang inovatif, desain yang kurang menarik, serta sosialisasi yang belum optimal. Hambatan utama meliputi rendahnya diferensiasi produk, persaingan dengan bank lain, dan kurangnya pemahaman nasabah terhadap keunggulan produk. Solusi yang disarankan antara lain pengembangan fitur tambahan, perbaikan desain, optimalisasi strategi komunikasi, dan penguatan kemitraan dengan instansi.

Kata kunci: Kualitas Produk, BNI TAPPA, Tabungan Pegawai dan Perbankan