

ABSTRACT

The Impact of Banking Service Digitalization on the Role of Front Liners at Bank Syariah Indonesia Pangandaran Sub-Branch Office

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The digital era has fundamentally transformed the landscape of the banking industry, including Islamic banking in Indonesia. This digital transformation has brought significant changes to the role of front liners as the spearhead of customer service in banks. This study uses a qualitative approach with a phenomenological method. Data collection techniques were conducted through in-depth interviews with several informants, namely tellers and customer service officers working at BSI KCP Pangandaran, as well as direct observation of service activities at the office. Data analysis was carried out through data reduction, data presentation, and conclusion drawing. The purpose of this study is to understand the impact of banking service digitalization on the role of front liners at Bank Syariah Indonesia Pangandaran Sub-Branch Office. The results show that digitalization has a considerable impact on the role of front liners. Some front liner tasks have decreased, but on the other hand, they are required to improve their competencies in technology and digital services. Front liners also experience a shift in their role, from merely transaction handlers to becoming companions for customers in using digital services. Adaptation to these changes is carried out through training, self-learning, and enhanced communication with customers. This study concludes that digitalization does not completely eliminate the role of front liners but rather transforms their role into a more strategic and adaptive position in response to technological developments.

Keywords: *Digitalization, Banking Services, Front Liners, Customer Service, Teller, BSI Pangandaran Sub-Branch*

ABSTRAK

Dampak Digitalisasi Layanan Perbankan Terhadap Peran *Front Liner* Di Bank Syariah Indonesia Kantor Cabang Pembantu Pangandaran

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Era digital telah mengubah lanskap industri perbankan secara fundamental, termasuk perbankan syariah di Indonesia. Transformasi digital ini membawa perubahan signifikan terhadap peran *front liner* sebagai ujung tombak pelayanan nasabah di bank. Penelitian ini menggunakan pendekatan kualitatif dengan metode fenomenologi. Teknik pengumpulan data dilakukan melalui wawancara mendalam dengan beberapa informan, yaitu *teller* dan *customer service* yang bekerja di BSI KCP Pangandaran, serta observasi langsung terhadap aktivitas pelayanan di kantor tersebut. Analisis data dilakukan melalui reduksi data, penyajian data, dan penarikan kesimpulan. Tujuan penelitian ini untuk mengetahui dampak digitalisasi layanan perbankan terhadap peran *front liner* di Bank Syariah Indonesia Kantor Cabang Pembantu Pangandaran. Hasil penelitian menunjukkan bahwa digitalisasi memberikan dampak yang cukup besar terhadap peran *front liner*. Beberapa tugas *front liner* mengalami pengurangan, namun di sisi lain mereka dituntut untuk meningkatkan kompetensi di bidang teknologi dan layanan digital. *Front liner* juga mengalami pergeseran peran, dari sekadar pelayan transaksi menjadi pendamping nasabah dalam menggunakan layanan digital. Adaptasi terhadap perubahan ini dilakukan melalui pelatihan, pembelajaran mandiri, dan peningkatan komunikasi dengan nasabah. Penelitian ini menyimpulkan bahwa digitalisasi tidak sepenuhnya menghilangkan peran *front liner*, tetapi lebih pada transformasi peran menjadi lebih strategis dan adaptif terhadap perkembangan teknologi.

Kata Kunci: Digitalisasi, Layanan Perbankan, *Front Liner*, *Customer Service*, *Teller*, BSI KCP Pangandaran